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TWENTY-NINTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

STATE OF KANSAS,

For the Year ending December 31, 1898.

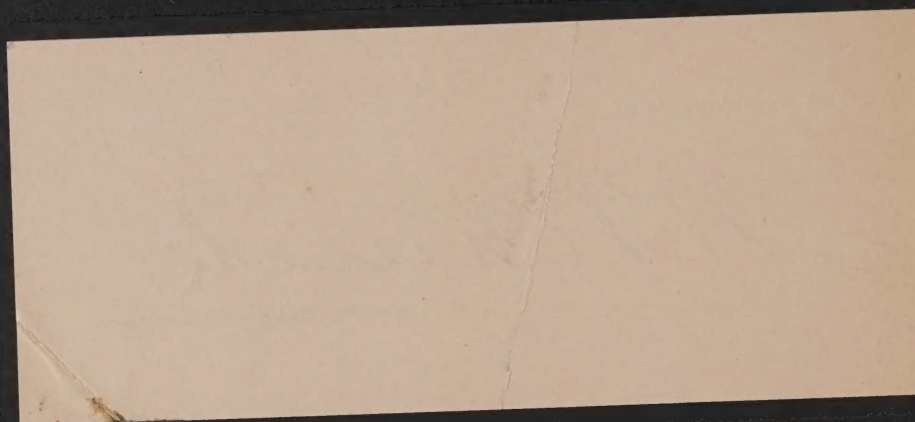
TOPEKA:
W. Y. MORGAN, STATE PRINTER.
1899.



With Compliments of

W. V. Church

State Superintendent of Insurance.



TWENTY-NINTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

STATE OF KANSAS.

FOR THE YEAR ENDING DECEMBER 31, 1898.

PART I.

MUTUAL AND STOCK FIRE COMPANIES OF KANSAS, AND FIRE
AND FIRE-AND-MARINE COMPANIES OF OTHER
STATES AND COUNTRIES.

PART II.

LIFE COMPANIES OF KANSAS, AND LIFE, CASUALTY AND MIS-
CELLANEOUS COMPANIES OF OTHER STATES.

PART III.

FRATERNAL BENEFICIARY SOCIETIES, ORDERS, AND
ASSOCIATIONS.

TOPEKA:
W. Y. MORGAN, STATE PRINTER.
July 1899.

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PART III.—FRATERNAL BENEFICIARY SOCIETIES, ORDERS, AND ASSOCIATIONS

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TWENTY-NINTH ANNUAL REPORT.

W. E. STANLEY, *Governor*:

TOPEKA, July 10, 1899.

I have the honor to submit the Twenty-ninth Annual Report of the Department of Insurance for the State of Kansas.

Having assumed the duties of this Department at a time when the insurance year was nearly at its close and when a large part of its work had been disposed of by my predecessor, the Hon. Webb McNall, suggestions from me must be prompted by a limited observation and a more limited experience. This is not likely to be a misfortune, as there is probably more danger of saying too much than of saying too little.

The classified and tabulated statements which are herewith respectfully submitted will present facts and figures of importance, if they do not furnish literature of thrilling interest.

The total receipts of the Insurance Department for the year ending December 31, 1898, amounted to \$43,227.35. This represents the amount paid by the various insurance companies doing business in the state for certificates of authority, agents' licenses, and taxes; and all of this money was paid into the state treasury.

Aside from the amount above shown, \$18,388.25 was remitted to this Department by fire-insurance companies, and has been distributed to the various organized fire companies of the cities throughout the state.

In addition to the above, some fire insurance companies have been admitted to the state since January 1. These companies having done some business in 1898, as shown by their annual statements, were required to remit the two-per-cent. fireman's fund tax, and from this source there has been an additional revenue of \$1,124.98, which amount will be distributed to the fire departments to whom it is due.

The Shawnee Fire Insurance Company, of Topeka, the only stock company organized under the laws of Kansas, wrote risks to the amount of \$13,002,674, an increase over the preceding year of \$954,562. The premium receipts of this company for the year amounted to \$198,419.95, an increase of \$2,022.37. Losses paid by the company, \$64,832.01; an increase of \$11,415.02. This home company since its organization has paid to its patrons as indemnity for fire losses a total amount of \$493,266.63.

During 1898 there were engaged in the state fourteen domestic mutual fire insurance companies, whose membership is made up largely of Kansas farmers. These companies issued policies to the amount of \$9,821,614, an increase of \$2,000,000 over the preceding year. These companies have received in premiums \$138,748.77. They paid losses to the amount of \$51,147.54. The membership of these Kansas mutual companies at the close of the year was 27,539, an increase of 7394 over the preceding year.

There were forty-one fire insurance companies of other states transacting business in Kansas in 1898. They wrote risks during the year aggregating \$112,845,213, an increase over 1897 of \$7,957,163. Their premium receipts for the year amounted to \$1,283,178, an increase of \$17,293 over 1897. These companies, during 1898, paid in losses \$558,887, or \$68,000 more than they paid in 1897.

Eighteen fire insurance companies organized under the laws of foreign governments transacted business in Kansas to the extent of \$21,654,262. This was a decrease of over \$3,000,000 in the volume of insurance written. There was a decrease of premium receipts on the part of these foreign companies to the extent of \$33,000. They paid losses to the amount of \$148,060, which was an increase over 1897 of \$53,589.

The Kansas Mutual Life Insurance Company, of Topeka, wrote, in 1898, \$2,738,357, an increase of \$58,037 over the preceding year. Their premiums amounted to \$266,624, showing an increase of \$35,664. This company's total amount of insurance in force at the close of 1898 was \$9,893,091.87. At the same date they had paid death claims amounting to \$953,416.18.

There were eighteen companies of other states transacting life-insurance business in Kansas in 1898. They wrote policies on the lives of citizens of the state to the extent of \$9,894,323, an increase of four and a half millions over the business of 1897. They received in premiums \$1,056,198, an increase over 1897 of \$69,929. They paid in claims \$306,064, an increase of \$55,301.

The Bankers' Life Association, of Kansas City, Mo., voluntarily withdrew from the state at the close of the insurance year, February 28, 1899.

The American Mutual Life Association, of Topeka, Kan., retired from business in March, 1899.

The following companies have been admitted since February 28, 1899:

MUTUAL COMPANIES ADMITTED.

Blue Valley Mutual Insurance Company.....	Marysville, Kan.
Farmers' Mutual Fire and Tornado Insurance Company.....	Marysville, Kan.
Kansas State Mutual Hail Association.....	McPherson, Kan.
Kansas Farmers' Mutual Fire.....	Beloit, Kan.

FIRE COMPANIES ADMITTED.

Agricultural.....	Watertown, N. Y.
American Fire.....	Philadelphia, Pa.
American Fire.....	New York, N. Y.
Boston Fire.....	Boston, Mass.
Franklin Fire.....	Philadelphia, Pa.
Greenwich Fire.....	New York, N. Y.
Liverpool and London and Globe.....	New York, N. Y.
Phoenix Assurance.....	London, England.
Reading Fire.....	Reading, Pa.
Rockford Fire.....	Rockford, Ill.
United Firemen's.....	Philadelphia, Pa.
Western Underwriters.....	Chicago, Ill.

LIFE COMPANIES ADMITTED.

Connecticut Mutual Life.....	Hartford, Conn.
Equitable Life Assurance.....	New York.
Home Life.....	New York.
Mutual Life.....	New York.
Provident Savings.....	New York.
Prudential.....	New Jersey.
State Life.....	Indiana.
Travelers' Life.....	Connecticut.
Western Central Life.....	Kansas City, Kan.
Union Mutual Life.....	Portland, Me.

ACCIDENT COMPANIES ADMITTED.

Central Union Accident and Life.....	Topeka, Kan.
Maryland Casualty.....	Baltimore, Md.
Metropolitan Accident.....	Chicago, Ill.
Preferred Accident.....	New York, N. Y.
Travelers'.....	Hartford, Conn.

By virtue of an act passed last winter by the special session of the legislature, the insurance department was given limited supervision over fraternal beneficiary societies. Thirty-four organizations have received certificates of authority under this law, some of which are old established orders with good records of economy and usefulness. Others are newly born and with little history except that in their organization they come within certain prescribed requirements which entitle them to recognition, and there is promise of their reaching healthy maturity in most instances.

Many of the fraternal orders are organized on sound business principles, and are worthy of the patronage they enjoy. On the other hand, some of them owe their birth to one or two faulty causes. One of these is the ultra-sentimental craze which attaches more importance to an imaginary brotherhood than to actual business merits. Such orders are the product of the schemes and dreams of visionary men; incurables who are hopelessly addicted to the fraternal society habit. They are managed by officers with titles in which the entire alphabet is involved and who have little else to command attention.

Then there is the order with the more reprehensible birthmark, started by "projectors" whose main object is to create salaried offices to be filled by themselves.

The time will come when such organizers as the ones mentioned will not be recognized. The vagary of one and the knavery of the other are such as to preclude their being entrusted with a country grocery. Why should they be encouraged as custodians of a member's assessments or a widow's benefits?

It is a gratifying fact that material reductions have been made in fire-insurance rates. The people of Kansas have felt that a lower basis rate was due them. This condition was presented to underwriters in a spirit of fairness, with a request for a general scaling down of rates. The companies, as a rule, have met the proposition with like fairness, and the result is that our citizens are now able to secure fire protection at a reduction of from fifteen to twenty per cent.

I acknowledge with gratitude your effectual support and aid in this accomplishment, being mindful that from the beginning you have been a consistent advocate of lower insurance rates.

RECEIPTS AND EXPENDITURES.

Receipts.

The receipts of this department for the year were as follows:

For school fund.....	\$4,662 50
For charter fees.....	335 00
For filing annual statements.....	4,832 50
For taxes.....	16,603 27
For agents' licenses.....	16,016 00
For court and other fees.....	778 08
For firemen's fund tax, 1898.....	19,513 23
Total.....	\$62,740 58

Expenditures.

Webb McNall, superintendent, salary 1898.....	\$1,800 00
A. E. Macoubrie, assistant superintendent.....	1,200 00
E. W. Tatman, clerk.....	800 00
Agnes Granger, stenographer.....	600 00
Contingent expenses.....	713 36
Total.....	\$5,113 36

NOTE.—The amounts paid the superintendent, assistant superintendent and clerk were increased, respectively, \$200, \$300 and \$100 by a deficiency appropriation made by the last legislature. The contingent fund was increased \$250 in like manner.

This report has been necessarily delayed by reason of the fact that there was no money to pay for its publication available before July 1, 1899.

Very respectfully,

W. V. CHURCH,
Superintendent of Insurance.

FIREMAN'S RELIEF FUND.—Receipts.

The following amounts were collected from the various insurance companies of other states and countries for the fireman's relief fund, for the year ending December 31, 1898:

Etna.....	\$534 21	Milwaukee Mechanics'.....	\$357 90
American.....	174 04	National.....	685 15
American Central.....	482 78	New Hampshire.....	324 71
British America.....	292 19	Niagara.....	467 77
Commercial Union.....	511 23	North British and Mercantile.....	408 15
Concordia.....	249 95	Northern.....	232 61
Connecticut Fire.....	378 94	Northwestern.....	482 94
Continental.....	428 21	Norwich Union.....	217 17
Delaware.....	280 90	Orient.....	270 72
Fire Association.....	271 70	Pacific Fire.....	260 28
Fireman's Fund.....	363 49	Palatine.....	169 46
Franklin Fire.....	26 04	Pennsylvania Fire.....	390 82
German.....	536 00	Phenix (of Brooklyn).....	539 83
German Alliance.....	36 49	Phenix (of Hartford).....	679 74
German American.....	474 76	Phenix Assurance (of London).....	137 69
Girard Fire and Marine.....	137 15	Providence Washington.....	185 62
Glens Falls.....	302 50	Prussian National.....	151 52
Greenwich.....	15 92	Queen.....	261 71
Hamburg-Bremen.....	69 67	Reliance.....	150 75
Hanover.....	224 79	Royal.....	406 47
Hartford.....	920 53	Royal Exchange.....	133 32
Home.....	873 50	Springfield Fire and Marine.....	532 29
Imperial.....	167 04	Spring Garden.....	234 98
Insurance Co. of North America.....	551 22	St. Paul Fire and Marine.....	275 38
Insurance Co. of State of Penn'a.....	116 53	Sun.....	260 78
Lancashire.....	190 56	Traders'.....	184 58
Liverpool & London & Globe.....	547 85	Westchester.....	469 51
London Assurance.....	228 23	Western Assurance.....	284 81
London and Lancashire.....	161 71	Williamsburg City.....	234 47
Manchester.....	266 13		
Merchants'.....	327 84		
		Total.....	\$19,513 23

FIREMAN'S RELIEF FUND.—Disbursements.

The following amounts have been paid to various towns for the fireman's relief fund for the year 1898:

Abilene.....	\$170 03	Fredonia.....	\$61 32	Nickerson.....	\$34 02
Alma.....	47 43	Galena.....	204 83	Norton.....	52 40
Anthony.....	50 95	Garden City.....	78 27	Oberlin.....	45 61
Argentine.....	112 54	Garnett.....	98 19	Olathe.....	147 92
Arkansas City.....	300 69	Girard.....	99 09	Osage City.....	90 12
Atchison.....	891 35	Great Bend.....	112 26	Osawatomie.....	89 00
Augusta.....	38 06	Harper.....	37 69	Osborne.....	46 95
Baldwin.....	25 69	Hays City.....	50 73	Osaloosa.....	35 70
Baxter Springs.....	78 37	Herington.....	68 85	Oswego.....	82 26
Belleville.....	72 88	Hiaawatha.....	156 77	Ottawa.....	332 15
Beloit.....	112 13	Holton.....	163 80	Paola.....	147 59
Blue Rapids.....	85 66	Hope.....	13 85	Parsons.....	306 42
Burlingame.....	67 75	Horton.....	126 88	Peabody.....	52 65
Burlington.....	134 86	Howard.....	41 89	Pittsburg.....	272 17
Caldwell.....	68 43	Humboldt.....	64 88	Pleasanton.....	44 34
Cawker City.....	56 88	Hutchinson.....	469 36	Pratt.....	59 97
Centralia.....	39 13	Independence.....	158 52	Rosedale.....	39 03
Chanute.....	143 57	Iola.....	117 19	Sabetha.....	86 02
Cherokee.....	18 78	Junction City.....	217 33	Salina.....	378 17
Cherryvale.....	83 64	Kansas City.....	2,325 58	Scranton.....	35 42
Chetopa.....	75 81	Kingman.....	76 02	Sedan.....	37 28
Clay Center.....	141 67	Kinsley.....	24 69	Seneca.....	101 37
Clyde.....	43 63	La Cygne.....	39 77	Solomon City.....	34 00
Coffeyville.....	237 69	Larned.....	93 29	Sterling.....	79 92
Columbus.....	95 85	Lawrence.....	706 03	St. Mary's.....	51 38
Concordia.....	147 55	Leavenworth.....	1,435 45	Strong City.....	18 96
Council Grove.....	79 66	Leonardville.....	10 85	Topeka.....	1,864 33
Dodge City.....	56 05	Lindsborg.....	42 05	Valley Falls.....	37 52
Downs.....	30 12	Lyons.....	43 48	Wamego.....	68 27
El Dorado.....	111 82	Manhattan.....	137 90	Washington.....	95 28
Ellsworth.....	73 15	Marion.....	61 78	Weir City.....	58 76
Empire City.....	2 22	Marysville.....	91 46	Wellington.....	187 77
Emporia.....	444 85	McPherson.....	150 85	Wetmore.....	20 46
Enterprise.....	28 56	Medicine Lodge.....	1 44	Wichita.....	1,152 60
Erie.....	28 52	Minneapolis.....	83 79	Winfield.....	282 41
Eureka.....	98 40	Mound Valley.....	20 74	Yates Center.....	62 86
Florence.....	56 59	Neodesha.....	70 64		
Fort Scott.....	575 89	Newton.....	270 83		
Frankfort.....	76 87			Total.....	\$19,513 23



DIRECTORY OF KANSAS STOCK AND MUTUAL
FIRE INSURANCE COMPANIES LICENSED
TO TRANSACT BUSINESS IN KAN-
SAS, FOR THE YEAR ENDING
DECEMBER 31, 1898.

DIRECTORY OF KANSAS STOCK AND MUTUAL FIRE INSURANCE COMPANIES LICENSED TO TRANSACT BUSINESS IN KANSAS, FOR
THE YEAR ENDING DECEMBER 31, 1898.

NAME.	Location.	President.	Secretary.	Began business in Kansas.
Shawnee Fire (stock).....	Topeka, Kan.....	H. P. Dillon.....	Jas. W. Going.....	1882
Alliance Cooperative.....	Topeka, Kan.....	Benj. Evans.....	W. D. Gilpin.....	1896
Bremen Farmers' Mutual.....	Bremen, Kan.....	Christ Helberg.....	H. Brenneke.....	1888
Brown County Farmers'.....	Morrill, Kan.....	Elias Berkley.....	T. J. Elliott.....	1889
Farmers' Alliance.....	McPherson, Kan.....	John W. Yowell.....	C. F. Mingenback.....	1888
Farmers' Mutual.....	Holyrood, Kan.....	Heye Janssen.....	Henry Heiken.....	1892
Farmers' Mutual Fire, of Butler county.....	El Dorado, Kan.....	R. H. Hazlett.....	M. H. Taylor.....	1897
Kansas Farmers' Mutual.....	Stitt, Kan.....	Henry Adams.....	C. J. Olson.....	1897
Kansas Mill Owners' and Manufacturers'.....	Ottawa, Kan.....	Geo. L. Brinkman.....	Robert Atkinson.....	1883
Marshall County Farmers' Mutual.....	Marysville, Kan.....	D. B. Walker.....	C. A. Hammett.....	1889
Mennonite Mutual.....	Newton, Kan.....	J. W. Begier.....	J. R. Toews.....	1880
Mid and Fire.....	Kansas City, Kan.....	W. W. Haskell.....	M. A. Bram.....	1898
National Mutual Insurance Association.....	Pittsburg, Kan.....	R. M. Scott.....	J. C. Armstrong.....	1897
Republic County Mutual.....	Belleville, Kan.....	W. M. Moore.....	L. M. Johnson.....	1885
Southern Kansas Mutual.....	Wellington, Kan.....	A. J. McManis.....	Geo. D. Armstrong.....	1889

DIRECTORY OF UNITED STATES AND FOREIGN
FIRE INSURANCE COMPANIES LICENSED TO
TRANSACT BUSINESS IN THE STATE OF
KANSAS, FOR THE YEAR ENDING
DECEMBER 31, 1898.

DIRECTORY OF UNITED STATES FIRE INSURANCE COMPANIES LICENSED TO TRANSACT BUSINESS IN KANSAS.

Year of organization.	NAME.	Location.	President.	Secretary.	General Agent or Manager.	Began business in Kansas.
1819	Etna Fire	Hartford, Conn.	Wm. B. Clark	Wm. H. King	W. H. Wyman, Omaha, Neb.	1871
1846	American	Newark, N. J.	F. H. Harris	J. H. Worden	None	1880
1853	American Central	St. Louis, Mo.	Geo. T. Cram	John H. Adams	None	1871
1870	Concordia	Milwaukee, Wis.	Geo. Brunder	Chas. Wollager	None	1881
1880	Connecticut Fire	Hartford, Conn.	J. D. Browne	Chas. E. Burt	P. J. McGregor, Chicago	1873
1882	Continental	New York, N. Y.	F. C. Moore	E. Lanning	P. J. McDonald, Chicago	1871
1885	Delaware	Philadelphia, Pa.	T. Paulding	Henry Lyburn	D. T. Devin, Chicago	1891
1820	Fire Association of Philadelphia	Philadelphia, Pa.	E. C. Irvin	B. T. Herkness	Martin Collins, St. Louis	1873
1863	Fireman's Fund	San Francisco, Cal.	D. J. Staples	B. Faymonville	Thos. S. Charde, Chicago	1871
1865	German	Freeport, Ill.	C. O. Colman	Wm. Tremor	U. H. Sikkema, St. Louis	1874
1872	German American	New York, N. Y.	Ernest L. Allen	William N. Kremer	Eugene Carey, Chicago	1872
1897	German Alliance	New York, N. Y.	Adolph A. Strohn	William N. Kremer	Eugene Carey, Chicago	1898
1849	Grand Fire and Marine	Philadelphia, Pa.	A. S. Gillett	E. F. Merrill	W. E. Rollo & Son, Chicago	1879
1849	Glens Falls	Glens Falls, N. Y.	J. L. Cunningham	R. A. Little	J. L. Whitlock, Chicago	1876
1882	Hanover	New York, N. Y.	I. Rensen Lane	Charles L. Roe	H. P. Gray, Chicago	1874
1810	Hartford	Hartford, Conn.	Geo. L. Chase	P. C. Royce	Coffran & Bissell, Chicago	1872
1853	Home	New York, N. Y.	Dan'l A. Heald	Wm. L. Bigelow and {	None	1871
1794	Insurance Co. of North America	Philadelphia, Pa.	Chas. Platt	Thomas B. Greene	J. F. Downing, Erie, Pa.	1871
1794	Ins Co. of State of Pennsylvania	Philadelphia, Pa.	Geo. G. Crowell	G. E. Fryer	C. R. Critchell, Denver	1893
1853	Merchants'	Newark, N. J.	C. Lee Stout	A. B. Earle	R. H. Garrigue, Jr., Chicago	1875
1882	Milwaukee Mechanics'	Milwaukee, Wis.	C. Preusser	J. R. Mullikin	Long & Tower, Kansas City, Mo.	1884
1871	National	Hartford, Conn.	James Nichols	A. J. Cramer	Fred. S. James, Chicago	1873
1869	New Hampshire Fire	Manchester, N. H.	John C. French	E. P. Richardson	None	1882
1850	Niagara	New York, N. Y.	Harold Herriek	Geo. E. Kendall	L. S. Blackwelder, Chicago	1874
1869	Northwestern National	Milwaukee, Wis.	Alfred James	Geo. W. Dewey	None	1876
1867	Orient	Hartford, Conn.	C. B. Whiting	Willford M. Patton	B. W. French, Chicago	1872
1867	Pacific	New York, N. Y.	F. T. Stinson	Jas. U. Taintor	None	1892
1851	Pennsylvania Fire	Philadelphia, Pa.	R. Dale Benson	Geo. Jerniah	None	1874
1853	Phoenix	Brooklyn, N. Y.	C. P. Skilton	W. G. Crowell	E. A. Barry, Chicago	1873
1854	Phoenix	Hartford, Conn.	D. W. C. Skilton	William Wright	Edmund H. Beck, Chicago	1873
1799	Providence Washington	Providence, R. I.	J. H. De Wolf	Edward Watson	H. M. Magill, Cincinnati	1871
1891	Queen	New York, N. Y.	J. M. Chubb	E. W. Burchell	C. D. Duntop, Chicago	1883
1841	Reliance	Philadelphia, Pa.	Wm. Dillon	G. W. Wister, Jr.	Jos. M. Rogers, Chicago	1891
1882	Shawnee Fire	Topeka, Kan.	H. P. Dillon	Chas. J. Wister, Jr.	D. T. Devin, Chicago	1892
1849	Springfield Fire and Marine	Springfield, Mass.	A. W. Damon	S. J. Hall	A. J. Harding, Chicago	1891
1835	Spring Garden	Philadelphia, Pa.	Chas. Roberts	C. E. Porter	None	1889
1865	St. Paul Fire and Marine	St. Paul, Minn.	C. H. Bigelow	A. W. Perry	None	1872
1865	Traders	Chicago, Ill.	E. Buckingham	R. J. Smith	None	1874
1837	Westchester	New York, N. Y.	Geo. R. Crawford	John Q. Underhill	M. O. Brown, Chicago	1871
1853	Williamsburg City	New York, N. Y.	Marshall S. Driggs	Frederick H. Way	None	1886

DIRECTORY OF FOREIGN FIRE INSURANCE COMPANIES LICENSED TO TRANSACT BUSINESS IN KANSAS.

Year of organization.	NAME.	Location.	Western Manager.	United States Manager.	Began business in Kansas.
1833	British America.....	Toronto, Can.....	H. T. Lamey, Denver, Colo.....	Chas. Sewall, New York, N. Y.....	1877
1851	Commercial Union.....	London, Eng.....	C. J. Holman, Denver, Colo.....	F. C. Affeld, New York, N. Y.....	1875
1854	Hamburg-Bremen.....	Germany.....	Witkowski & Affeld, Chicago, Ill.....	J. J. Courtney, New York, N. Y.....	1877
1863	Imperial.....	London, Eng.....	Jas. T. Dargan, Atlanta, Ga.....	C. B. Gilbert, Chicago, Ill.....	1871
1852	Lancashire.....	London, Eng.....	C. B. Gilbert, Chicago, Ill.....	Henry W. Eaton, New York, N. Y.....	1878
1836	Liverpool & London & Globe.....	London, Eng.....	W. S. Warren, Chicago, Ill.....	Chas. L. Case, New York, N. Y.....	1871
1720	London Assurance.....	London, Eng.....	J. S. Belden, Chicago, Ill.....	Arch. G. McIlvaine, jr., New York, N. Y.....	1874
1861	London & Lancashire.....	London, Eng.....	T. W. Eustis, Chicago, Ill.....	George W. Wausler, New York, N. Y.....	1880
1824	Manchester Fire.....	Manchester, Eng.....	W. J. Littlejohn, Chicago, Ill.....	Henry E. Bowers, New York, N. Y.....	1892
1809	North British & Mercantile.....	London, Eng.....	G. H. Lermit, Chicago, Ill.....	H. E. Wilson, New York, N. Y.....	1871
1836	Northern Assurance.....	London, Eng.....	G. M. Fisher, Chicago, Ill.....	J. Montgomery Hare, New York, N. Y.....	1876
1797	Norwich Union.....	England.....	Law Bros., Chicago, Ill.....	Wm. Wood, New York, N. Y.....	1883
1846	Palatine.....	Prussia.....	H. T. Lamey, Denver, Colo.....	Thos. W. Letton, Chicago, Ill.....	1893
1845	Prussian National.....	Prussia.....		E. F. Beadall, New York, N. Y.....	1892
1845	Royal.....	England.....		Robt. Dickson, New York, N. Y.....	1876
1720	Royal Exchange Assurance.....	London, Eng.....		J. J. Guile, New York, N. Y.....	1867
1710	Sun Fire Office.....	England.....			1883
1851	Western Assurance.....	Toronto, Can.....			1880

STATISTICAL TABLES.

FIRE INSURANCE COMPANIES.

TABLE I.—BUSINESS DONE IN 1898 BY MUTUAL FIRE INSURANCE COMPANIES ORGANIZED UNDER THE LAWS OF THE STATE OF KANSAS.

COMPANIES.	Risks written.	Income.	Expenditures.	Losses paid.	Total amount at risk.	Total resources.	No. of members.
Alliance Cooperative.....	\$1,320,642	\$9,840 46	\$9,774 25	\$3,289 17	\$1,783,801 09	\$18,957 68	2,724
Bremen Farmers' Mutual.....	280,340	2,146 85	508 70	44 50	463,980 00	24,241 82	282
Brown County Farmers'.....	783,178	11,763 68	7,188 12	3,543 10	3,147,393 00	60,374 80	2,059
Farmers' Alliance.....	4,161,456	41,885 71	36,768 25	14,838 82	11,321,232 60	140,082 05	15,276
Farmers' Mutual (Holyrood).....	114,025	1,212 25	548 06	146 00	289,145 00	12,678 80	248
Farmers' Mutual Fire (Butler county) *	251,765	1,832 94	1,427 62	530 77	420,467 00	6,874 96	307
Kansas Farmers' Mutual.....	141,567	978 32	909 66	363 56	295,916 00	4,259 52	441
Kansas Mill Owners'.....	405,200	40,139 75	39,732 16	17,013 54	1,335,709 00	297,832 61	443
Marshall County Farmers'.....	140,065	1,944 03	582 71	255 34	495,047 08	11,773 83	516
Mennonite Mutual.....	402,937	6,831 63	4,539 81	1,717 56	1,382,131 61	28,396 24	1,002
Midland Fire †.....	401,300	2,891 63	2,043 75	38 55	401,300 00	8,586 90	784
National Mutual Insurance Association.....	472,175	2,573 44	2,369 08	757 08	735,820 00	6,289 31	703
Republic County Mutual.....	507,548	7,468 65	6,819 85	4,037 70	1,425,555 00	19,923 21	1,662
Southern Kansas Mutual.....	439,416	7,269 43	6,823 43	4,566 85	1,079,742 00	30,213 92	1,092
Totals.....	\$9,821,614	\$138,748 77	\$12,003 54	\$51,147 54	\$24,557,250 38	\$570,455 65	27,539

* Shows business for the term ending February 28, 1899.

† Shows business for the year ending February 23, 1899.

TABLE II.—BUSINESS DONE IN THE UNITED STATES BY FIRE COMPANIES, UNDER THE LAWS OF THE UNITED STATES, AUTHORIZED TO DO BUSINESS IN KANSAS IN 1898.

UNITED STATES FIRE COMPANIES.	Capital.	Risks written.	Gross assets.	Gross liabilities.	Surplus as regards policy-holders Dec. 31, 1898	Premiums received.	Losses paid.	Per cent. of losses paid to premiums received.
Shawnee Fire (Topeka).....	\$100,000	\$13,282,291	\$290,993	\$161,316	\$27,552	\$203,387	\$78,604	38.65
Zena.....	4,000,000	382,241,553	12,321,893	3,630,059	8,691,884	3,585,687	1,935,734	53.99
American (New Jersey).....	600,000	84,849,650	3,009,952	583,079	2,416,873	585,553	271,973	51.65
American Central.....	600,000	52,258,567	1,795,441	769,785	1,025,656	775,452	434,568	56.04
Concordia Fire.....	200,000	50,943,443	903,602	454,624	448,978	369,361	247,064	64.18
Connecticut Fire.....	1,000,000	166,876,657	8,691,869	1,628,526	1,973,343	1,669,127	980,296	58.72
Continental.....	1,000,000	472,688,597	8,639,614	4,517,993	4,421,621	1,902,824	1,502,824	51.02
Delaware.....	702,875	73,913,898	1,552,327	716,510	835,817	387,134	387,134	60.29
Fire Association of Philadelphia.....	500,000	296,689,628	6,201,090	4,492,403	1,708,687	2,522,175	1,533,541	60.82
Fireman's Fund.....	1,000,000	180,085,318	3,753,120	1,635,539	2,217,581	1,489,642	819,957	55.04
Franklin Fire.....	400,000	54,860,841	3,188,252	1,539,138	2,149,116	1,484,944	246,147	50.75
German (Freeport).....	200,000	131,257,848	3,455,294	1,886,252	1,569,042	1,299,839	668,967	51.46
German Alliance.....	400,000	43,254,965	813,260	197,847	615,413	251,429	32,292	32.73
German American.....	1,000,000	502,296,065	8,017,444	3,150,774	4,866,670	2,624,286	1,404,532	53.54
Glard Fire and Marine.....	300,000	46,294,079	2,023,422	1,054,798	968,624	353,086	169,940	48.12
Glens Falls.....	200,000	91,027,340	3,180,552	982,738	2,217,816	782,981	420,449	53.69
Greenwich.....	200,000	172,049,846	1,687,558	1,388,974	2,297,582	1,449,477	933,517	64.42
Hanover.....	1,000,000	157,146,438	2,990,742	1,388,974	1,651,768	5,705,455	3,349,166	58.70
Hartford.....	1,250,000	619,036,236	10,898,042	5,445,420	5,452,582	4,040,496	2,163,949	53.56
Home.....	3,000,000	610,863,018	12,331,483	4,865,806	7,465,677	3,783,280	1,834,433	57.70
Home.....	3,000,000	553,812,231	9,802,833	4,615,630	5,187,203	255,239	1,171,920	67.36
Insurance Company of North America.....	200,000	31,927,707	797,735	425,245	3,024,490	917,411	529,531	57.72
Insurance Company of State of Pennsylvania.....	400,000	118,029,967	1,700,157	808,680	8,015,527	763,747	467,209	61.18
Merchants' (New Jersey).....	200,000	18,988,318	2,572,913	918,432	1,654,481	2,096,840	1,694,718	52.22
Milwaukee Mechanics.....	200,000	238,396,712	4,304,500	2,030,364	2,254,136	1,038,791	667,314	53.57
National (Hartford).....	1,000,000	109,125,862	3,163,886	1,217,067	1,946,783	1,502,259	846,477	56.38
New Hampshire.....	300,000	200,937,261	2,695,866	1,566,283	1,092,683	431,206	431,206	41.26
Niagara Fire.....	600,000	121,886,369	2,690,384	1,531,692	1,155,702	1,048,411	758,290	59.70
Northwestern National.....	500,000	31,625,632	2,476,399	1,252,129	1,224,475	1,286,989	209,971	57.56
Orient.....	200,000	55,360,478	824,688	434,445	390,245	1,382,159	1,097,631	66.38
Pacific Fire.....	400,000	241,531,124	5,139,866	2,509,714	2,630,272	1,663,906	1,097,631	66.38
Pennsylvania Fire.....	1,000,000	347,886,209	5,728,012	3,306,228	2,421,784	3,149,175	1,721,619	54.03
Phoenix (Brooklyn).....	2,000,000	301,027,514	5,259,774	3,306,228	3,018,164	2,694,477	1,724,740	66.99
Phoenix (Hartford).....	500,000	143,555,638	2,134,728	1,169,234	965,494	981,230	963,266	97.41
Provident Washington.....	500,000	233,266,210	4,234,921	1,540,497	2,694,424	1,868,886	1,090,573	58.31
Queen.....	300,000	38,200,526	1,034,941	429,830	605,111	277,104	162,732	61.48
Reliance.....	1,500,000	211,049,678	4,774,658	1,678,089	1,996,569	1,785,219	934,670	51.39
Springfield Fire and Marine.....	500,000	98,034,379	1,577,104	1,069,342	507,762	560,481	293,638	52.38
Spring Garden.....	500,000	125,520,483	2,437,037	1,299,665	1,137,372	1,437,864	792,956	58.76
St. Paul Fire and Marine.....	500,000	80,776,989	2,133,943	636,133	1,467,810	688,307	392,691	53.79
Traders' (Chicago).....	300,000	146,482,627	2,627,143	1,248,011	1,379,132	1,204,438	670,136	55.65
Westchester.....	250,000	82,120,594	1,925,680	620,097	1,305,583	616,430	281,383	45.72
Williamsburg City.....								

TABLE III.—BUSINESS DONE IN THE UNITED STATES BY FOREIGN FIRE INSURANCE COMPANIES AUTHORIZED TO DO BUSINESS IN KANSAS IN 1898.

FOREIGN FIRE COMPANIES.	Amount of deposit in U. S. for benefit of policy-holders.	Risks written.	Gross assets.	Gross liabilities.	Surplus as regards policy-holders Dec. 31, 1898.	Premiums received.	Losses paid.	Per cent. of losses paid to premiums received.
British America, Canada*	\$200,000	\$131,389,364	\$930,894	\$666,122	\$264,772	\$1,020,290	\$666,797	65.37
Commercial Union, England *	200,000	325,575,947	3,463,797	2,060,624	1,403,173	2,290,833	1,282,571	55.86
Hamburg-Bremen, Germany	200,000	112,064,448	1,283,121	832,293	455,828	1,052,667	621,040	58.97
Imperial, England	200,000	140,210,860	1,566,129	923,448	642,681	1,147,181	760,675	66.32
Lancashire, England	200,000	271,859,684	2,093,270	1,639,537	403,833	1,978,738	1,192,192	60.23
Liverpool and London and Globe, England	200,000	777,675,892	8,643,223	4,634,204	4,009,019	4,979,422	2,876,294	57.76
London Assurance, England	200,000	128,306,550	802,215	802,215	659,535	824,597	474,565	57.56
London and Lancashire, England	200,000	336,009,221	1,800,099	1,800,099	1,076,744	1,752,511	912,769	52.07
Manchester, England	200,000	163,710,110	1,142,731	1,142,731	384,732	1,212,103	860,145	70.97
North British and Mercantile, England	200,000	303,396,233	2,104,455	2,104,455	1,653,372	2,389,949	1,322,920	55.35
Northern Assurance, England	200,000	152,171,677	998,975	998,975	1,205,562	988,597	540,026	54.62
Norwich Union, England	200,000	192,616,899	1,255,199	1,255,199	852,088	1,471,814	807,061	54.83
Palatine, England	200,000	261,710,487	2,342,427	1,651,038	691,389	1,945,557	1,252,772	64.39
Prussian National, Germany*	200,000	46,924,813	765,495	433,152	332,343	423,102	296,161	70.01
Royal, England	200,000	723,013,136	6,641,210	4,624,141	2,017,069	4,268,991	2,579,083	60.41
Royal Exchange, England *	200,000	67,440,349	846,446	396,151	450,295	488,660	251,708	51.50
Sun Fire Office, England	200,000	223,051,762	2,363,121	1,504,115	859,006	1,579,258	904,642	57.29
Western Assurance, Canada *	200,000	198,055,195	1,298,009	939,123	358,886	1,661,207	1,194,747	68.33

* Includes marine business.

TABLE IV.—BUSINESS TRANSACTED IN KANSAS BY JOINT-STOCK FIRE INSURANCE COMPANIES DURING THE YEAR 1898.

U. S. FIRE COMPANIES.	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Per cent. of losses paid to premiums received.
Shawnee Fire, Topeka*.....	\$13,002,674	\$198,419 95	\$61,832 01	\$70,499 17	32.67
Ætna*.....	3,390,739	46,268 06	28,687 27	28,940 07	62.00
American, New Jersey.....	818,000	8,702 22	1,140 87	1,100 27	13.11
American Central*.....	2,149,417	29,945 29	14,034 00	13,549 69	46.87
Concordia Fire.....	1,402,715	12,756 31	5,267 64	7,039 39	41.29
Connecticut Fire*.....	4,115,448	49,318 09	19,608 97	21,039 13	39.76
Continental*.....	18,897,572	147,127 26	57,266 40	58,317 98	39.05
Delaware.....	1,292,076	14,940 06	5,101 10	5,577 60	34.14
Fire Association of Philadelphia.	1,549,754	22,796 65	7,493 73	12,348 00	32.69
Fireman's Fund*.....	1,484,637	18,766 19	7,953 82	8,357 03	42.34
Franklin Fire†.....	80,817	1,241 72	752 75	288 90	61.50
German, Freeport*.....	7,515,289	88,059 99	50,312 70	48,763 23	57.13
German Alliance*.....	167,775	2,017 53	690 54	670 94	34.22
German American*.....	3,835,314	51,849 83	30,449 64	32,123 25	56.80
Girard Fire and Marine.....	765,814	6,857 57	3,507 28	2,247 45	51.14
Glens Falls.....	1,884,955	18,263 87	5,895 82	5,895 82	31.73
Greenwich†.....	95,235	813 22	480 96	477 96	59.02
Hanover.....	940,567	14,082 11	6,395 51	5,714 26	45.42
Hartford.....	6,217,430	82,858 45	54,550 92	55,623 22	65.84
Home.....	11,619,389	110,854 53	36,384 72	48,888 62	32.82
Insurance Co. of North America*.	2,844,257	39,307 01	7,959 93	11,963 30	20.25
Insurance Co. of State of Pa.....	593,058	7,285 57	2,555 99	4,212 11	35.08
Merchants', New Jersey*.....	1,519,417	16,453 62	7,707 94	9,383 14	46.84
Milwaukee Mechanics'.....	1,618,411	16,835 25	4,824 15	8,159 15	28.60
National Fire.....	3,090,210	38,473 22	14,066 68	21,675 11	36.40
New Hampshire.....	1,432,735	16,239 57	5,330 01	5,192 07	32.14
Niagara Fire.....	2,301,852	31,546 78	11,247 47	13,230 54	35.65
Northwestern National*.....	2,963,624	28,152 05	4,737 99	12,207 91	13.28
Orient.....	1,413,133	14,217 76	7,698 58	7,631 36	54.15
Pacific Fire.....	1,095,921	13,013 92	5,160 07	11,865 64	39.65
Pennsylvania Fire*.....	2,029,410	25,384 99	5,683 90	4,924 17	22.39
Phenix, Brooklyn*.....	5,869,898	83,578 23	42,773 48	44,706 25	51.18
Phenix, Hartford*.....	3,401,033	40,241 16	33,976 22	29,358 22	84.43
Providence Washington*.....	1,065,310	12,379 58	5,355 24	5,153 24	43.26
Queen*.....	1,266,415	17,841 66	5,857 56	7,588 99	32.83
Reliance.....	764,050	7,850 83	4,670 03	6,670 03	59.36
Springfield Fire and Marine*.....	4,408,427	62,041 67	11,223 11	12,784 32	18.10
Spring Garden.....	1,136,310	11,758 03	3,461 43	5,272 37	31.02
St. Paul Fire and Marine*.....	2,124,953	23,509 85	11,379 43	12,713 28	48.40
Traders'.....	981,258	13,758 02	10,366 59	11,952 73	78.98
Westchester.....	1,634,293	24,046 77	9,365 05	14,041 87	38.95
Williamsburg City.....	1,015,295	11,723 52	2,067 43	2,019 78	17.64
Totals.....	\$125,847,887	\$1,481,597 96	\$617,719 31	\$690,102 56	Av. 41.69
COMPANIES OF FOREIGN COUNTRIES.					
British America.....	\$1,011,668	\$15,560 04	\$15,449 12	\$17,455 37	99.22
Commercial Union*.....	3,195,781	44,331 11	16,602 97	17,367 97	37.46
Hamburg-Bremen.....	308,775	4,769 21	3,092 30	3,092 30	61.84
Imperial.....	604,365	8,416 79	3,190 57	3,190 57	37.90
Lancashire*.....	778,547	10,671 32	8,583 81	7,697 31	80.44
Liverpool and London and Globe.	2,574,412	34,918 42	20,019 77	15,319 77	57.30
London Assurance.....	857,047	11,419 53	6,934 81	8,090 81	60.73
London and Lancashire.....	598,738	8,348 73	1,112 12	2,645 62	13.32
Manchester.....	1,208,858	18,323 78	7,771 70	11,122 52	42.41
North British and Mercantile*.....	2,089,191	27,747 52	12,788 07	12,903 35	46.02
Northern Assurance.....	845,683	12,274 32	4,518 70	6,947 12	36.81
Norwich Union.....	832,276	10,871 04	6,445 70	6,394 92	59.29
Palatine.....	1,307,500	10,622 10	5,719 70	5,923 64	54.79
Prussian National.....	714,185	7,775 53	2,775 49	5,144 74	35.69
Royal*.....	2,276,734	26,603 52	13,200 23	11,855 78	49.99
Royal Exchange.....	489,302	6,668 51	774 36	774 36	11.46
Sun Fire Office.....	943,092	13,043 43	8,934 40	8,610 94	68.49
Western Assurance.....	1,018,108	14,906 37	10,146 08	11,146 08	69.41
Totals.....	\$21,654,262	\$287,311 27	\$148,059 90	\$155,683 17	Av. 51.53
Kansas companies.....	\$13,002,674	\$198,419 95	\$64,832 01	\$70,499 17	32.67
U. S. companies of other states...	112,845,213	1,283,178 01	552,887 30	619,603 39	41.69
Companies of foreign countries...	21,654,262	287,311 27	148,059 90	155,754 19	49.70
Totals.....	\$147,502,149	\$1,768,909 23	\$765,779 21	\$845,846 55	43.29

*Includes tornado business.

†Transacted business first four months of the year.

RECAPITULATION.

FIRE AND TORNADO INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN KANSAS.

<i>Risks written:</i>	1897.	1898.
Kansas mutuals.....	\$7,670,348	\$9,821,614
Shawnee Fire ("stock").....	12,048,112	13,002,674
Companies of other states.....	104,888,050	112,845,213
Companies of foreign countries.....	24,850,094	21,654,262
Totals.....	<u>\$149,456,604</u>	<u>\$157,323,763</u>
<i>Premiums received:</i>	1897.	1898.
Kansas mutuals.....	\$109,259	\$138,748
Shawnee Fire ("stock").....	196,388	198,420
Companies of other states.....	1,265,885	1,283,178
Companies of foreign countries.....	320,219	287,311
Totals.....	<u>\$1,891,761</u>	<u>\$1,907,657</u>
<i>Losses paid:</i>	1897.	1898.
Kansas mutuals.....	\$59,488	\$51,148
Shawnee Fire ("stock").....	53,417	64,832
Companies of other states.....	484,096	552,887
Companies of foreign countries.....	94,471	148,060
Totals.....	<u>\$691,472</u>	<u>\$816,927</u>

DETAILED STATEMENTS OF KANSAS MUTUAL FIRE INSURANCE COMPANIES.

Alliance Cooperative.
Bremen Farmers' Mutual.
Brown County Farmers'.
Farmers' Alliance.
Farmers' Mutual Fire (of Holyrood).
Farmers' Mutual Fire (of Butler county).
Kansas Farmers' Mutual.

Kansas Mill Owners'.
Marshall County Farmers'.
Mennonite Mutual.
Midland Fire.
National Mutual Insurance Association.
Republic County Mutual.
Southern Kansas Mutual.

DETAILED STATEMENTS.

ALLIANCE COÖPERATIVE INSURANCE COMPANY.

Organized under the laws of the state of Kansas, July 13, 1896. BENJ. EVANS, President; W. D. GILPIN, Secretary. Principal office, Topeka, Kan.

I.—MEMBERS.

Number of members of the company December 31, previous year.....	966
Number of members added during the past year.....	1,930
Total.....	2,896
Number of members who have withdrawn, or whose policies have been canceled during the year.....	172
Number of members belonging to the company December 31, 1898.....	2,724

II.—AMOUNT AT RISK.

Amount at risk or property insured on the 31st day of December of previous year,	\$604,657 66
Amount of risks added or insured during past year.....	1,320,642 00
Total.....	\$1,925,299 66
Amount of risks canceled, withdrawn or terminated during the past year.....	141,498 57
Amount at risk by the company December 31, 1898.....	\$1,783,801 09

III.—RESOURCES.

Amount of premium or deposit notes on which assessments are over six months past due.....	\$343 24
Amount of premium or deposit notes on which assessments are over three months past due.....	306 20
Amount of premium or deposit notes on which assessments are not over three months past due.....	5,784 48
Amount of premium or deposit notes on which assessments are fully paid.....	11,676 30
Total amount of premium or deposit notes in force December 31, 1898.....	\$18,110 22
Amount of cash belonging to the company deposited in Central National Bank, Topeka, Kan., December 31, 1898.....	847 46
Total amount of resources.....	\$18,957 6
Amount of outstanding assessments not collected, \$1,777.37.	

IV.—STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of 10-per-cent. reserve on outstanding premium notes, to December 31....	\$1,746 17
Amount of reserve fund on hand in cash.....	847 46

V.—LIABILITIES.

Gross claims for losses not due (estimated).....	\$297 00
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VI.—INCOME.

Cash in company's office and deposited in bank December 31, 1897.....	\$781 25
Amount of cash premiums received during the year.....	\$5,160 63
Amount collected on assessments which were levied during the year,	4,388 93
Amount collected during the year on assessments that were levied during the previous year.....	23 00
Amount received from all other sources constituting an expense to the insured.....	287 90
Total income during the year.....	\$9,840 46
Total.....	\$10,621 71

VII.—EXPENDITURES.

Total paid for losses during the year.....	\$3,289 17	
Amount paid for salaries to officers and directors during the year...	1,327 80	
Amount paid to agents.....	3,212 89	
All other expenditures during the year, viz.: Rent, \$110.25; books and stationery, \$32.54; officers' bills, \$276.79; premiums returned, \$50.61; printing, \$227.70; clerk hire, \$150; miscellaneous expense, \$17.85; general agent, \$80; advertising, \$22.50; attorney fees, \$175; permit for 1898, \$10; postage, \$267.23; bills payable, \$220; court expense, \$21.30; adjusting, \$161.64; telegraphing and expressage, \$7.26; insurance department, \$80.06; interest, \$33.66; total.....		
	1,944 39	
Total expenditures during the year.....		\$9,774 25
Balance.....		\$847 46

BREMEN FARMERS' MUTUAL INSURANCE COMPANY.

Organized under the laws of the state of Kansas, March 26, 1888. CHRIST HELBERG, President;
H. BRENNEKE, Secretary. Principal office, Bremen, Kan.

I.—MEMBERS.

Number of members of the company December 31, previous year.....	238
Number of members added during the past year.....	53
Total.....	291
Number of members who have withdrawn, or whose policies have been canceled during the year.....	9
Number of members belonging to the company December 31, 1898.....	282

II.—AMOUNT AT RISK.

Amount at risk or property insured on the 31st day of December of previous year,	\$423,757 00
Amount of risks added or insured during past year.....	280,340 00
Total.....	\$704,097 00
Amount of risks canceled, withdrawn or terminated during the past year.....	240,117 00
Amount at risk by the company December 31, 1898.....	\$463,980 00

III.—RESOURCES.

Total amount of premium or deposit notes in force December 31, 1898.....	\$18,559 20
Amount of cash in company's principal office December 31, 1898.....	636 70
Amount of cash belonging to the company invested in good security notes.....	3,190 00
Reserve fund.....	1,855 92
Total amount of resources.....	\$24,241 82

IV.—STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of 10-per-cent. reserve on outstanding premium notes, to December 31...	\$1,855 92
Amount of reserve fund on hand in cash.....	\$605 92
Amount of invested reserve-fund securities, as follows: First National Bank, Marysville, Kan., \$1100; Exchange Bank, Marysville, Kan., \$150.....	1,250 00
	1,855 92

V.—LIABILITIES.

(None.)

VI.—INCOME.

Cash in company's office and deposited in bank December 31, 1897.....	\$4,044 47
Amount of cash premiums received during the year.....	\$1,691 08
Amount received for membership or policy fees.....	212 00
Interest.....	243 77
Total income during the year.....	2,146 85
Total.....	\$6,191 32

VII.—EXPENDITURES.

Total paid for losses during the year.....	\$44 50	
Amount paid for salaries to officers and directors during the year ..	221 75	
Amount paid to agents.....	156 59	
All other expenditures during the year, viz.: Stationery and safe rent, \$31.03; hall rent, \$5.00; canceling policies, \$14.83; superintendent of insurance and license, \$11; to special examiner, \$13.50; collecting fees, \$10.50.....	85 86	
Total expenditures during the year.....		\$508 70
Balance.....		\$5,682 62

BROWN COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

Organized under the laws of the state of Kansas, May 27, 1889. ELIAS BERKLEY, President; THORNTON J. ELLIOT, Secretary. Principal office, Morrill, Brown county, Kansas.

I.—MEMBERS.

Number of members of the company December 31, previous year.....	1,675
Number of members added during the past year.....	386
Total.....	2,061
Number of members who have withdrawn, or whose policies have been canceled during the year.....	2
Number of members belonging to the company December 31, 1898.....	2,059

II.—AMOUNT AT RISK.

Amount at risk or property insured on the 31st day of December of previous year,	\$2,590,530 00
Amount of risks added or insured during past year.....	783,178 00
Total.....	\$3,373,708 00
Amount of risks canceled, withdrawn or terminated during the past year.....	226,315 00
Amount at risk by the company December 31, 1898.....	\$3,147,393 00

III.—RESOURCES.

Amount of premium or deposit notes on which assessments are not over three months past due.....	\$12,165 25
Amount of premium or deposit notes on which assessments are fully paid and notes not assessed.....	33,341 37
Total amount of premium or deposit notes in force December 31, 1898.....	\$50,506 62
Amount of cash belonging to the company deposited in Farmers' Bank, of Morrill, \$7,996.18; first mortgages on farms, \$1,500; total.....	9,496 18
Amount of all other resources, viz.: Office desks and fixtures, \$50; two safes (one three-ton "Mosler"), \$200; books and blanks, \$100; stationery and stamps, \$22; total.....	372 00
Total amount of resources.....	\$60,374 80
Amount of outstanding assessments not collected, \$3,041.31.	

IV.—STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of 10-per-cent. reserve on outstanding premium notes, to December 31....	\$5,050 66
Amount of reserve fund on hand in cash and time deposits.....	\$3,550 66
Amount of invested reserve-fund securities, viz.: First mortgages on farms.....	1,500 00
	5,050 66

V.—LIABILITIES.

(None.)

VI.—INCOME.

Cash in company's office and deposited in bank December 31, 1898 (includes mortgages¹).....		\$4,920 62
Amount of cash premiums received during the year.....	\$3,176 16	
Amount collected on assessments which were levied during the year.....	6,419 73	
Amount collected during the year on assessments that were levied during the previous year (loans).....	300 00	
Amount received for membership or policy fees.....	772 00	
Amount received from all other sources constituting an expense to the insured (survey fee).....	797 50	
Amount received as an income from interest on mortgages, \$212.04; interest on deposits reported by treasurer, \$86.25; total.....	298 29	
* Total income during the year.....		11,763 68
Total.....		\$16,684 30

VII.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$3,543 10	
Amount paid for losses of previous years.....	388 00	
Total paid for losses during the year.....		\$3,931 10
Amount paid for salaries to officers and directors during the year...	1,086 31	
Amount paid to agents.....	1,218 00	
Premiums transferred.....	64 95	
All other expenditures during the year, viz.: Books and blanks, \$133; fees, state department, \$23; unearned premium, \$53.38; coal and oil, \$23.15; furniture and fixtures, \$150.54; tax, \$58.98; stationery and stamps, \$136.03; expressage, \$7.68; loan and interest, \$302; total.....	887 76	
Total expenditures during the year.....		7,188 12
Balance.....		\$9,496 18

FARMERS' ALLIANCE INSURANCE COMPANY.

Organized under the laws of the state of Kansas, July 18, 1888. JOHN W. YOWELL, President;
C. F. MINGENBACK, Secretary, Principal office, McPherson, Kan.

I.—MEMBERS.

Number of members of the company January 13, 1898.....	12,397
Number of members added during the past year.....	5,451
Total.....	17,848
Number of members who have withdrawn, or whose policies have been canceled during the year.....	2,572
Number of members belonging to the company December 31, 1898.....	15,276

II.—AMOUNT AT RISK.

Amount at risk or property insured on the 13th day of January, 1898.....	\$9,026,203 43
Amount of risks added or insured during past year.....	4,161,456 05
Total.....	\$13,187,659 48
Amount of risks canceled, withdrawn or terminated during the past year.....	1,866,406 88
Amount at risk by the company December 31, 1898.....	\$11,321,252 60

III.—RESOURCES.

Amount of premium or deposit notes on which assessments are over six months past due.....	\$2,874 38
Amount of premium or deposit notes on which assessments are over three months past due.....	999 15
Amount of premium or deposit notes on which assessments are not over three months past due.....	2,076 67
Amount of premium or deposit notes on which assessments are fully paid.....	114,638 13
Total amount of premium or deposit notes in force December 31, 1898.....	\$120,587 73

Amount of cash in company's principal office December 31, 1898.....	\$655 46
Amount of cash belonging to the company deposited in Farmers' and Merchants' Bank, \$1,634.63; loaned on real estate, \$12,400; personal account, \$9.50; total..	14,044 13
Amount of all other resources, viz.: Office fixtures, \$623.32; real estate, \$4,171.41; total.....	4,794 73
Total amount of resources.....	\$140,082 05
Amount of outstanding assessments not collected, \$1,693.73.....	

IV.—STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of 10-per-cent. reserve on outstanding premium notes, to December 31, 1898.....	\$12,058 77	
Amount of reserve fund on hand in cash.....		\$2,299 59
Amount of invested reserve-fund securities, viz.: Loaned on real-estate security..		12,400 00
Total.....		\$14,699 59

V.—LIABILITIES.

Gross claims for losses resisted, from 1896.....	\$1,805 56
Nature and amount of all other claims due and accrued against the company, viz.: Losses in process of adjustment (estimated), including all reported and supposed losses.....	1,915 80
Total amount of liabilities December 31, 1898.....	\$3,721 36

VI.—INCOME.

Cash in company's office and deposited in bank January 13, 1898.....	\$9,582 13
Amount of cash premiums received during the year.....	\$15,880 92
Amount collected on assessments which were levied during the year.....	24,052 06
Amount collected during the year on loans.....	926 87
Amount received for membership or policy fees.....	85 00
Amount received from all other sources constituting an expense to the insured.....	940 86
Total income during the year.....	41,885 71
Total.....	\$51,467 84

VII.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$14,838 82
Amount paid for losses of previous years.....	6,077 93
Total paid for losses during the year.....	\$20,916 75
Amount paid for salaries to officers and directors during the year...	4,301 24
Amount paid to agents.....	7,315 05
All other expenditures during the year, viz.: Vault and repairs on company's office, \$371.41; expense trip to Iowa, \$93; state insurance department, \$127.14; office fixtures, \$75.45; stationery, \$104.42; printing, \$738.90; attorney fees, \$160; postage, \$938.07; office expense, \$248.71; taxes, \$137.89; collections, \$79.90; premium returned, \$81.74; advertising, \$171.79; court expenses, \$35.60; expressage, \$57.54; insurance, \$48.25; Kansas Mutual, \$149; war tax, \$7.54; adjuster's fees and expenses, \$506.07; general agent expenses, \$102.79; total.....	4,235 21
Total expenditures during the year.....	36,768 25
Balance.....	\$14,699 59

FARMERS' MUTUAL INSURANCE COMPANY.

Organized under the laws of the state of Kansas, June 29, 1892. H. H. BREFFORD, President;
HENRY HEIKEN, Secretary. Principal office, Holyrood, Ellsworth county, Kansas.

I.—MEMBERS.

Number of members of the company December 31, previous year.....	189
Number of members added during the past year.....	69
Total.....	258
Number of members who have withdrawn, or whose policies have been canceled during the year.....	10
Number of members belonging to the company December 31, 1898.....	248

II.—AMOUNT AT RISK.

Amount at risk or property insured on the 31st day of December of previous year,	\$200,811 00
Amount of risks added or insured during past year.....	114,025 00
Total	\$314,836 00
Amount of risks canceled, withdrawn or terminated during the past year	45,691 00
Amount at risk by the company December 31, 1898.....	\$269,145 00

III.—RESOURCES.

Total amount of premium or deposit notes in force Dec. 31, 1898 (unpaid balance),	\$10,737 12
Amount of cash in company's principal office December 31, 1898	1,941 68
Total amount of resources.....	\$12,678 80

IV.—STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of reserve fund on hand in cash, secured by treasurer's bond.	\$1,073 71
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V.—LIABILITIES.

(None.)

VI.—INCOME.

Cash in company's office and deposited in bank December 31, 1897.....	\$1,277 49
Amount of cash premiums received during the year	\$1,140 25
Amount received from interest on money in hands of treasurer.....	72 00
Total income during the year.....	1,212 25
Total.....	\$2,489 74

VII.—EXPENDITURES.

Total paid for losses during the year.....	\$146 00
Amount paid to secretary as fees	198 25
All other expenditures during the year, viz.: Insurance department annual statement, \$10; special examiner, \$15.26; published statement, \$6; printing, \$10.50; printed postal cards, \$3.50; hall rent, \$1; livery hire, \$2 50; return premium, \$155.05; total.....	203 81
Total expenditures during the year	548 06
Balance.....	\$1,941 68

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

Organized under the laws of the state of Kansas, July 2, 1897. ROBT. H. HAZLETT, President;
M. H. TAYLOR, Secretary. Principal office, El Dorado, Kan.

I.—MEMBERS.

Number of members of the company December 31, previous year.....	153
Number of members added during the past year.....	156
Total.....	309
Number of members who have withdrawn, or whose policies have been canceled during the year.....	2
Number of members belonging to the company February 28, 1899.....	307

II.—AMOUNT AT RISK.

Amount at risk or property insured on the 31st day of December, 1897.....	\$174,922 00
Amount of risks added or insured during past term.....	251,765 00
Total.....	\$426,687 00
Amount of risks canceled, withdrawn or terminated during the past year.....	6,220 00
Amount at risk by the company February 28, 1899.....	\$420,467 00

III.—RESOURCES.

Amount of premium or deposit notes on which assessments are not over three months past due.....	\$3,326 65	
Amount of premium or deposit notes on which assessments are fully paid.....	5,182 08	
Total amount of premium or deposit notes in force February 28, 1899, \$8,508.73; less indorsements, \$2,435.17.....		\$6,073 56
Amount of cash in company's principal office February 28, 1899.....		34 28
Amount of cash belonging to the company deposited in Farmers and Merchants' National Bank, February 28, 1899.....		664 12
Amount of all other resources, viz.: Office furniture, \$30; books and blanks, \$65; stationery and stamps, \$8; total.....		103 00
Total amount of resources.....		\$6,874 96
Amount of outstanding assessments not collected, \$249.49.....		

IV.—STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of 10-per-cent. reserve on outstanding premium notes, to February 28, 1899.....	\$607 36	
Amount of reserve fund on hand in cash.....		\$307 36

V.—LIABILITIES.

(None.)

VI.—INCOME.

Cash in company's office and deposited in bank December 31, 1897.....		\$293 08
Amount of cash premiums received during the year.....	\$1,232 86	
Amount collected on assessments which were levied during the year.....	278 71	
Amount received for membership or policy fees.....	312 00	
Amount received from interest on deposits.....	9 37	
Total income during the year.....		1,832 94
Total.....		\$2,126 02

VII.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$530 77	
Amount paid for salaries to officers and directors during the year..	365 44	
Amount paid to agents.....	313 31	
All other expenditures during the year, viz.: Office furniture and repairs, \$16.10; rent, \$36; stationery and postage, \$37.32; advertising, \$33.35; blanks and printing, \$38.25; insurance department, \$31.26; coal, \$15.60; taxes, \$6.89; express, \$0.30; revenue stamps, \$2.50; unearned premium, \$0.53; total.....	218 10	
Total expenditures during the year.....		1,427 62
Balance.....		\$698 40

KANSAS FARMERS' MUTUAL INSURANCE ASSOCIATION.

Organized under the laws of the state of Kansas, May 19, 1896. HENRY ADAM, President; C. J. OLSON, Secretary. Principal office, Stitt, Dickinson county, Kansas.

I.—MEMBERS.

Number of members of the company December 31, previous year.....	241
Number of members added during the past year.....	231
Total.....	472
Number of members who have withdrawn, or whose policies have been canceled during the year.....	31
Number of members belonging to the company December 31, 1898.....	441

II.—AMOUNT AT RISK.

Amount at risk or property insured on the 31st day of December of previous year.....	\$167,238 00
Amount of risks added or insured during past year.....	141,567 00
Total.....	\$308,775 00
Amount of risks canceled, withdrawn or terminated during the past year.....	12,859 00
Amount at risk by the company December 31, 1898.....	\$295,916 00

III.—RESOURCES.

Amount of premium or deposit notes on which assessments are over six months past due.....	\$45 16	
Amount of premium or deposit notes on which assessments are over three months past due.....	54 36	
Amount of premium or deposit notes on which assessments are not over three months past due.....	50 94	
Amount of premium or deposit notes on which assessments are fully paid.....	3,684 41	
Total amount of premium or deposit notes in force December 31, 1898.....		\$3,834 87
Amount of cash in company's principal office December 31, 1898.....		134 20
Amount of cash belonging to the company deposited in Central National Bank, Junction City.....		9 31
Amount of all other resources, viz.: Deposit with Fragrant Hill Co-operative Association, at 8 per cent. interest, \$56.73; in hands of treasurer, \$112.61; bills payable, \$22 44; premium due from agents, \$60.36; office supplies, \$29; total,		281 14
Total amount of resources.....		<u>\$4,259 52</u>

IV.—STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of 10-per-cent. reserve on outstanding premium notes, to December 31.....	\$383 48	
Amount of reserve fund on hand in cash.....		\$256 12
Amount of invested reserve-fund securities, viz.: Deposited with Fragrant Hill Co-operative Association, at 8 per cent. interest, \$56.73; outstanding assessment not due December 31, 1899, to reimburse reserve fund, \$44.03; premium due from agents, \$26.60.....		127 36
Total.....		<u>\$383 48</u>

V.—LIABILITIES.

Bills payable December 31, 1898.....	\$79 28
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VI.—INCOME.

Cash in company's office and deposited in bank December 31, 1897.....		\$244 19
Amount of cash premiums received during the year.....	\$482 84	
Amount collected on assessments which were levied during the year,	455 59	
Amount collected during the year on assessments that were levied during the previous year.....	29 56	
Interest on deposit, \$6.73; proportion of note retained out of loss, \$3.60.....	10 33	
Total income during the year.....		978 32
Total.....		<u>\$1,222 51</u>

VII.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$368 56	
Amount paid for losses of previous years.....	16 70	
Total paid for losses during the year.....		\$385 26
Amount paid for salaries to officers during the year.....	148 82	
Amount paid to agents.....	229 38	
All other expenditures during the year, viz.: Postage, \$13.25; incidentals, \$0.20; agents' licenses, \$5; printing, \$43.60; special examiner, \$9.26; revenue stamps, \$0.59; bills payable, \$58; annual statement, \$10; premium returned, \$1.30; attorney fee, \$5; total,	146 20	
Total expenditures during the year.....		909 66
Balance.....		<u>\$312 85</u>

KANSAS MILLERS' MUTUAL FIRE INSURANCE COMPANY.

Organized under the laws of the state of Kansas, June 12, 1883. GEO. L. BRINKMAN, President;
ROBERT ATKINSON, Secretary. Principal office, Ottawa, Kan.

I.—MEMBERS.

Number of members of the company December 31, previous year.....	384
Number of members added during the past year	160
Total.....	544
Number of members who have withdrawn, or whose policies have been canceled during the year.....	101
Number of members belonging to the company December 31, 1898.....	443

II.—AMOUNT AT RISK.

Amount at risk or property insured on the 31st day of December of previous year,	\$1,264,294 07
Amount of risks added or insured during past year	405,200 00
Total.....	\$1,669,494 07
Amount of risks canceled, withdrawn or terminated during the past year.....	333,794 07
Amount at risk by the company December 31, 1898	\$1,335,700 00

III.—RESOURCES.

Amount of premium or deposit notes on which assessments are over three months past due.....	\$1,000 00
Amount of premium or deposit notes on which assessments are fully paid.....	270,574 93
Total amount of premium or deposit notes in force December 31, 1898	\$271,574 93
Amount of cash belonging to the company deposited in First National Bank, Ottawa, Kan., \$5,693.76; People's National Bank, Ottawa, Kan., \$5,280.74; J. D. Bowersock, treasurer, Lawrence, Kan., \$3,245.93; total.....	19,220 43
Amount of all other resources, viz.: 7-per-cent. interest-bearing notes, secured, \$6,600; office furniture, \$437.25; total.....	7,037 25
Total amount of resources.....	\$297,832 61
Amount of outstanding assessments not collected, \$34.37.	

IV.—STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of 10-per-cent. reserve on outstanding premium notes, to December 31.....	\$27,157 49
Amount of reserve fund on hand in cash	\$19,220 43
Amount of invested reserve-fund securities, 7-per-cent. interest-bearing notes, secured:	
Northrup Manufacturing Company, Kansas City, Kan., first mortgage, \$10,000 property; interest paid in 1898, \$.....	\$3,500 00
H. B. Topping, Ottawa, Kan., first mortgage, \$4,500 property; interest paid in 1898, \$342.42	2,500 00
J. S. Parker, Trenton, Mo., first mortgage, \$3,500 property; interest paid in 1898, \$62.95.....	600 00
Total.....	6,600 00
	\$25,820 43

V.—LIABILITIES.

Gross claims for losses not due.....	\$2,871 46
Gross claims for losses resisted.....	5,000 00
Total amount of liabilities December 31, 1898.....	\$7,871 46

VI.—INCOME.

Cash in company's office and deposited in bank December 31, 1897.....	\$18,812 84
Amount of cash premiums received during the year	\$17,038 26
Amount collected on assessments which were levied during the year,	19,123 20
Amount collected during the year on assessments that were levied during the previous year.....	60 69
Amount received as an income from all other sources, viz.: Interest, \$105.37; exchange, \$12.23; loans paid, \$3,500; total.....	3,917 60
Total income during the year.....	40,139 75
Total.....	\$58,952 59

VII.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$17,013 54	
Amount paid for losses of previous years	14,021 85	
Total paid for losses during the year		\$31,035 39
Amount paid for salaries to officers and directors during the year...		4,599 92
Reserve fund returned to members.....		1,464 13
All other expenditures during the year, viz.: Traveling, \$1,025.20; adjusting losses, \$165.92; printing, \$90.55; rent, \$120; legal, \$141.35; postage, \$145.85; telegraph, \$38.69; taxes, \$28.67; commissions, \$123.85; advertising, \$80.50; revenue stamps, \$9.50; directors, \$60.95; unearned premium, \$7.70; office supplies, \$33.90; incidentals, \$255.34; furniture and fixtures, \$3.75; exchange, \$1; total,	2,632 72	
Total expenditures during the year.....		\$39,732 16
Balance.....		\$19,220 43

MARSHALL COUNTY FARMERS' MUTUAL FIRE AND
LIGHTNING INSURANCE COMPANY.

Organized under the laws of the state of Kansas, January 24, 1889. D. B. WALKER, President;
C. A. HAMMETT, Secretary. Principal office, Marysville, Kan.

I.—MEMBERS.

Number of members of the company December 31, previous year.....	375
Number of members added during the past year.....	180
Total	555
Number of members who have withdrawn, or whose policies have been canceled during the year.....	39
Number of members belonging to the company December 31, 1898	516

II.—AMOUNT AT RISK.

Amount at risk or property insured on the 31st day of December of previous year,	\$385,792 08
Amount of risks added or insured during past year	140,065 00
Total	\$525,857 08
Amount of risks canceled, withdrawn or terminated during the past year	30,810 00
Amount at risk by the company December 31, 1898.....	\$495,047 08

III.—RESOURCES.

Total amount of premium or deposit notes in force December 31, 1898.....	\$10,412 51
Amount of cash in company's principal office December 31, 1898.....	1,361 32
Total amount of resources.....	\$11,773 83

IV.—STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of 10-per-cent. reserve on outstanding premium notes, to December 31	\$1,041 25
Amount of reserve fund on hand in cash	320 07

V.—LIABILITIES.

(None.)

VI.—INCOME.

Cash in company's office and deposited in bank December 31, 1897	\$1,101 13
Amount of cash premiums received during the year, and contingent fees	842 90
Total.....	\$1,944 03

VII.—EXPENDITURES.

Total paid for losses during the year	\$255 34
Amount paid for salaries to officers and directors during the year...	5 00
Amount paid to agents.	180 00
Amount paid to secretary	90 00
All other expenditures during the year, viz.: Rebate, \$2.28; filing annual statement, \$10; agents' licenses, \$4.50; stationery and postage, \$19.22; blank register, \$6; state examiner, \$10.27; money-order, \$0.10; total.....	52 37
Total expenditures during the year	582 71
Balance.....	\$1,361 32

MENNONITE MUTUAL FIRE INSURANCE COMPANY.

Organized under the laws of the state of Kansas, December 11, 1880. J. W. REGIER, President;
J. R. TOEWS, Secretary. Principal office, Newton, Kan.

I.—MEMBERS.

Number of members of the company December 31, previous year.....	931
Number of members added during the past year	298
Total	1,229
Number of members who have withdrawn, or whose policies have been canceled during the year.....	227
Number of members belonging to the company December 31, 1898.....	1,002

II.—AMOUNT AT RISK.

Amount at risk or property insured on the 31st day of December of previous year,	\$1,243,579 52
Amount of risks added or insured during past year	402,937 50
Total.....	\$1,646,517 02
Amount of risks canceled, withdrawn or terminated during the past year.....	264,385 41
Amount at risk by the company December 31, 1898.....	\$1,382,131 61

III.—RESOURCES.

Amount of premium or deposit notes on which assessments are over six months past due	\$347 60
Amount of prem. or dep. notes on which assessments are fully paid..	22,722 35
Total amount of prem. or dep. notes in force Dec. 31, 1898.....	\$23,069 95
Amount of cash in company's principal office December 31, 1898.....	2,163 73
Bills receivable, payable on demand	2,400 00
Amount of all other resources, viz.: Office fixtures, \$219.10; supplies, \$318; assessments past due, \$195.46; total.....	762 56
Total amount of resources.....	\$28,396 24

IV.—STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of 10-per-cent. reserve on outstanding premium notes, to December 31, 1898.....	\$2,291 78
Amount in excess of reserve on hand	2,271 95
Bills receivable, payable on demand	\$4,563 73
Totals.....	\$4,563 73

V.—LIABILITIES.

(None.)

VI.—INCOME.

Cash in company's office and deposited in bank December 31, 1897, including amount collected from agents after December 31, 1897, \$625.....	\$2,271 91
Amount of cash premiums received during the year.....	\$2,615 65
Amount collected on assessments which were levied during the year,	4,071 44
Amount collected during the year on assessments that were levied during the previous year.....	33 54
Amount received for membership or policy fees	70 72
Amount received as an income from all other sources, viz.: Due to agents as per over-remittance on their accounts in 1898, \$12.49; amount received from cancellation policies, \$27.79; total.....	40 28
Total income during the year.....	6,831 63
Total	\$9,103 54

VII.—EXPENDITURES.

Total paid for losses during the year.....	\$1,717 56
Amount paid for salary to secretary during the year	300 00
Amount paid to agents for commissions, \$835.49, and policy fees, \$70.72,	906 21
Paid back to agents amount advanced by them after December 31, 1897.....	625 00
All other expenditures during the year, viz.: Supplies, \$199.15; office rent, \$70; office fixtures, \$30.25; directors' meetings, \$198.74; filing annual statement, \$10; overpaid assessments returned, \$18.96; agents' licenses, \$18; amount paid to president for time spent, at \$2 per day and his expenses, \$226; publishing statement, \$12.50; advertisement, \$7.50; paid to extra adjuster, \$12; taxes, postage, fuel, and other office expenses, \$187.94; total.....	991 04
Total expenditures during the year	4,539 81
Balance.....	\$4,563 73

MIDLAND FIRE INSURANCE COMPANY.

Organized under the laws of the state of Kansas, July 15, 1898. W. W. HASKELL, President; M. A. BRANN, Secretary. Principal office, Kansas City, Kan.

I.—MEMBERS.

Number of members added during the past year.....	784
Total number of members belonging to the company February 23, 1899.....	784

II.—AMOUNT AT RISK.

Total amount at risk by the company February 23, 1899.....	\$401,300 00
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III.—RESOURCES.

Total amount of premium or deposit notes in force February 23, 1899.....	\$7,739 02
Amount of cash belonging to the company deposited in Wyandotte State Bank ..	847 88
Total amount of resources.....	\$8,586 90

IV.—STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of 10-per-cent. reserve on outstanding premium notes, to February 23, 1899,	\$773 90
Amount of reserve fund on hand in cash	773 90

V.—LIABILITIES.

(None.)

VI.—INCOME.

Amount of cash premiums received during the year.....	\$1,641 78
Amount received for membership or policy fees—retained by agents,	1,249 85
Total income during the year.....	\$2,891 63

VII.—EXPENDITURES.

Total paid for losses during the year.....	\$38 55
Amount paid to agents: Fees collected and retained, \$1,249.85; commissions, \$79.19.....	1,329 04
All other expenditures during the year, viz.: Postage, \$81.35; office supplies, \$73.80; rent, \$84; stationery, printing, and furniture, \$50.50; insurance department, \$34.50; miscellaneous, \$92.01; salary stenographer and bookkeeper, \$240; total.....	676 16
Total expenditures during the year.....	2,043 75
Balance.....	\$847 88

NATIONAL MUTUAL INSURANCE ASSOCIATION.

Organized under the laws of the state of Kansas, August 30, 1897. R. M. SCOTT, President; J. C. ARMSTRONG, Secretary. Principal office, Pittsburg, Kan.

I.—MEMBERS.

Number of members of the company December 31, previous year.....	270
Number of members added during the past year.....	447
Total.....	717
Number of members who have withdrawn, or whose policies have been canceled during the year.....	14
Number of members belonging to the company December 31, 1898.....	703

II.—AMOUNT AT RISK.

Amount of risk or property insured on the 31st day of December of previous year,	\$283,095 00
Amount of risks added or insured during past year.....	472,175 00
Total.....	\$755,270 00
Amount of risks canceled, withdrawn or terminated during the past year.....	19,450 00
Amount at risk by the company December 31, 1898.....	\$735,820 00

III.—RESOURCES.

Total amount of premium or deposit notes in force December 31, 1898.....	\$1,822 93
Amount in cash in company's principal office December 31, 1898.....	289 82
Amount of cash belonging to the company deposited in the First National Bank, Pittsburg, Kan.....	\$690 80
Amount of cash belonging to the company in the hands of the treasurer.....	196 60
Total.....	887 40
Amount of all other resources, viz.: Printing presses and type, \$158.79; office furniture and books, \$27.55; stationery and printer's supplies, \$65.41; rent on printing-office, \$7.41; total.....	259 16
Total amount of resources.....	\$6,259 31

IN.—STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of 10-per-cent. reserve on outstanding premium notes, to December 31...	\$482 29
Amount of reserve fund on hand in cash.....	482 29

V.—LIABILITIES.

Nature and amount of all other claims due or accrued against the company, viz.: Adjusting losses, \$20.45; envelopes, \$3.90; printing, \$5.25; total.....	\$29 60
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VI.—INCOME.

Cash in company's office and deposited in bank December 31, 1898.....	\$972 86
Amount of cash premiums received during the year.....	\$2,282 44
Amount received for membership or policy fees.....	291 00
Total income during the year.....	2,573 44
Total.....	\$3,546 30

VII.—EXPENDITURES.

Total paid for losses during the year.....	\$757 08
Amount paid for salaries to officers and directors during the year...	570 60
Amount paid to agents.....	301 00
All other expenditures during the year, viz.: Accounts of 1897, \$159.45; bills, \$85; insurance department, \$26; office bonds, \$22.50; printing, \$120.20; agents' licenses, \$6; postage, \$64.73; revenue stamps, \$2.10; office rent, \$60; type, \$7.55; interest, \$4.80; office expense, \$13.12; advertising, \$8; printer's supplies, \$30.36; express, \$0.80; freight, \$3.27; exchange, \$7.05; adjusting losses, \$15.25; telegrams, \$0.78; return premiums, \$71.49; books and furniture, \$21.95; attorney fee, \$10; total.....	740 40
Total expenditures during the year.....	2,369 08
Balance.....	\$1,177 22

REPUBLIC COUNTY MUTUAL FIRE INSURANCE COMPANY.

Organized under the laws of the state of Kansas, June 21, 1884. W. M. MOORE, President; J. C. DALE, Secretary. Principal office, Belleville, Kan.

I.—MEMBERS.

Number of members of the company December 31, previous year	1,507
Number of members added during the past year	601
Total	2,108
Number of members who have withdrawn, or whose policies have been canceled during the year	446
Number of members belonging to the company December 31, 1898	1,662

II.—AMOUNT AT RISK.

Amount at risk or property insured on the 31st day of December of previous year, ...	\$1,384,102 00
Amount of risks added or insured during past year	507,548 00
Total	\$1,891,650 00
Amount of risks canceled, withdrawn or terminated during the past year	466,095 00
Amount at risk by the company December 31, 1898	\$1,425,555 00

III.—RESOURCES.

Amount of premium or deposit notes on which assessments are over six months past due	\$1,586 94
Amount of premium or deposit notes on which assessments are not over three months past due	886 65
Amount of premium or deposit notes on which assessments are fully paid	26,206 91
Total amount of premium or deposit notes in force December 31, 1898	\$15,890 11
Amount of cash in company's principal office December 31, 1898	4,033 10
Total amount of resources	\$19,923 21

IV.—STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of reserve fund on hand in cash	\$1,589 00
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V.—LIABILITIES.

(None.)

VI.—INCOME.

Cash in company's office and deposited December 31, 1897	\$3,384 30
Amount collected on assessments which were levied during the year, ...	\$5,137 57
Amount collected during the year on assessments that were levied during the previous years	226 45
Amount received for membership or policy fees	2,036 56
Amount received from cancellation and transfer fees	68 07
Total income during the year	7,468 65
Total	\$10,852 95

VII.—EXPENDITURES.

Total paid for losses during the year	\$1,037 70
Amount paid for salaries to officers and directors during the year	960 31
Amount paid to agents	1,526 91
All other expenditures during the year, viz.: Postage and office supplies, \$90.28; printing and publishing, \$98; blank books and blanks, \$46; superintendent of insurance, \$10; licenses, \$4; special examiner, \$12.25; city license, \$10; qualifying officers and certified copies of bonds, \$3; refunded assessment, \$1.80; arbitrators, \$2; auditors, \$17.60; total	294 93
Total expenditures during the year	6,819 85
Balance	\$4,033 10

SOUTHERN KANSAS MUTUAL INSURANCE COMPANY.

Organized under the laws of the state of Kansas, November 1, 1888. A. J. McMANIS, President;
GEO. D. ARMSTRONG, Secretary.

I.—MEMBERS.

Number of members of the company December 31, previous year.....	819
Number of members added during the past year.....	412
Total.....	1,231
Number of members who have withdrawn, or whose policies have been canceled during the year.....	139
Number of members belonging to the company December 31, 1898.....	1,092

II.—AMOUNT AT RISK.

Amount at risk or property insured on the 31st day of December of previous year,	\$798,382 00
Amount of risks added or insured during past year.....	439,416 00
Total.....	\$1,237,798 00
Amount of risks canceled, withdrawn or terminated during the past year.....	158,056 00
Amount at risk by the company December 31, 1898.....	\$1,079,742 00

III.—RESOURCES.

Total amount of premium or deposit notes in force December 31, 1898.....	\$26,584 26
Amount of cash in company's principal office December 31, 1898.....	1,600 49
Amount of cash belonging to the company deposited in Security State Bank, \$500; one note of \$415, and one note of \$1000.....	1,915 00
Amount of all other resources, viz.: Office fixtures and blanks, \$75; premiums due from agents, \$39.18; total.....	114 18
Total amount of resources.....	\$30,213 92

IV.—STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND.

Amount of 10-per-cent. reserve on outstanding premium notes, to December 31.....	\$2,658 42	
Amount of reserve fund on hand in cash.....		\$743 42
Amount of invested reserve-fund securities, viz.: \$415, secured by first mortgage on an 80-acre farm; \$1000 secured by a first mortgage on a 160-acre farm; \$500 on time deposit in Security State Bank; total.....		1,915 00
Totals.....	\$2,658 42	\$2,658 42

V.—LIABILITIES.

(None.)

VI.—INCOME.

Cash in company's office and deposited in bank December 31, 1897.....		\$3,069 49
Amount of cash premiums received during the year.....	\$3,215 57	
Amount collected on assessments which were levied during the year,	3,925 96	
Amount collected during the year on assessments that were levied during the previous year.....	47 20	
Amount received as interest on reserve fund.....	80 70	
Total income during the year.....		7,269 43
Total.....		\$10,338 92

VII.—EXPENDITURES.

Total paid for losses during the year.....	\$4,566 85	
Amount paid for salaries to officers and directors during the year:		
Secretary, \$300; directors, \$81.....	381 00	
Amount paid to agents.....	1,609 25	
All other expenditures during the year, viz.: Unearned premiums, \$11.80; rent, \$24; special examiner, \$21; filing annual statement, \$10; publishing same, \$8; agents' licenses, \$10.50; stamps, \$63; record books, \$27; blanks, \$40; sundries, \$51.03; total.....	266 33	
Total expenditures during the year.....		6,823 43
Balance.....		\$3,515 49

DETAILED STATEMENT OF THE SHAWNEE FIRE INSURANCE COMPANY.

SHAWNEE FIRE INSURANCE COMPANY.

Organized under the laws of the state of Kansas. President, H. P. DILLON; Vice-president, JOAB MULVANE; Secretary, J. W. GOING. Incorporated October 16, 1895. Commenced business October 16, 1895. Home office, Topeka, Kan. Successor to Kansas Farmers' Fire Insurance Company, organized March, 1882.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....	\$100,000 00
Amount of capital paid up in cash.....	100,000 00
Amount of net ledger assets December 31 of previous year.....	\$221,707 48
Extended at	\$221,707 48

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$19,755 40
Deduct amount of same not collected.....	1,926 25
Net collected	\$17,829 15
Gross premiums written and renewed during the year.....	203,386 79
Total.....	\$221,215 94
Deduct gross premiums and bills in course of collection at this date,.....	18,086 30
Entire premiums collected during the year.....	\$203,129 64
Deduct reinsurance, rebate, abatement, and return premiums.....	30,282 36
Received for premiums other than perpetuals.....	\$172,847 28
Interest on real-estate mortgage loans, \$5,867.33; on other collateral loans, \$493.74.....	\$6,366 07
Interest and dividends on stocks and bonds.....	4,717 58
Total rents and interest.....	11,083 65
Profit on sale or maturity of ledger assets during the year over book values.....	3,637 50
From all other sources, viz.: Interest, \$332.67; discount, \$107.65.....	740 32
Total income during the year.....	\$188,308 75
Total footings.....	\$410,016 23

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$16,758.96 occurring in previous years).....	<i>Fire.</i> \$82,090 47
Deduct amounts received for salvages (on losses of the last or of previous years), \$310.50; and from reinsurance in other companies, \$3,176.43.....	3,486 93
Net amount paid during the year for losses.....	\$78,603 54
Paid stockholders for interest or dividends (amount declared during the year) ..	6,000 00
Commissions or brokerage to agents, less received on reinsurances.....	36,493 02
Salary and all other compensation of secretary, \$2,500; home-office employees, \$4,789.99.....	7,289 99
Rents.....	375 00
Salaries, fees, and all other charges: Other employees.....	6,746 84
Taxes on investments.....	784 20
Insurance-department fees and agents' licenses, \$563; municipal licenses, \$343.15, Advertising, printing, and stationery, \$4,117.18; legal expenses, \$741; furniture and fixtures, \$100.82; miscellaneous, \$4,102.02.....	9,061 02
Loss on sales or maturity of ledger assets.....	400 00
Freight and express, \$535.66; postage, exchange and collection charges, \$1,719.63; stamp tax, \$456.68.....	2,711 97
Total expenditures during the year.....	\$149,671 73
Balance.....	\$260,344 50

IV.—LEDGER ASSETS.

Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	\$132,709 10	
Loans secured by pledge of bonds, stocks, or other collaterals.....	7,818 00	
Book value of bonds excluding interest, \$61,459.20; stocks, \$21,600...	83,059 20	
Cash in company's office.....	1,130 51	
Deposited in banks.....	15,974 51	
Bills receivable, \$6,774.79; agents' debit balances, \$13,313.02.....	20,087 91	
Total.....	\$260,779 13	
Deduct agents' credit balances.....	434 63	
Total net ledger assets.....		\$260,344 50

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,587 19	
Interest accrued on bonds and stocks.....	84 96	
Interest accrued on collateral loans.....	219 27	
Total.....		2,891 42
Market value (not including interest) of mortgage bonds and stocks over face value.....		25,232 97
Net amount of uncollected premiums not more than three months due.....		359 37
Desks, maps, furniture and fixtures belonging to company.....		2,164 93
Gross assets.....		\$290,993 19
Deduct premium notes more than three months past due.....		2,125 61
Total admitted assets.....		\$288,867 58

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$2,915 26	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	6,017 16	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,000 00	
Total amount of claims for losses.....	\$9,932 42	
Deduct reinsurance due or accrued.....	333 34	
Net amount of unpaid losses.....		\$9,599 08
Gross premiums (less reinsurance) received and receivable upon all unexpired fire and tornado risks running one year or less from date of policy, \$65,301.88; unearned premiums (40 per cent.).....	\$26,120 75	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire and tornado risks running more than one year from date of policy, \$313,989.79; unearned premiums (40 per cent.),	125,595 92	
Total unearned premiums as computed above.....		151,716 67
Total amount of all liabilities.....		\$161,315 75
Joint-stock capital actually paid up in cash.....	\$100,000 00	
Divisible surplus.....	27,551 83	
Total.....		\$288,867 58

VI.—MISCELLANEOUS.

	RISKS AND PREMIUMS.	Fire and tornado risks.	Premiums.
In force on the 31st day of December of the previous year.....	\$16,370,664 85		\$293,336 64
Written or renewed during the year.....	13,262,290 59		203,386 79
Totals.....	\$29,632,955 44		\$496,723 43
Deduct those expired and marked off as terminated.....	7,370,458 00		105,094 70
In force at the end of the year.....	\$22,262,497 44		\$391,628 73
Deduct amount reinsured.....	752,618 52		12,337 06
Net amount in force.....	\$21,509,878 92		\$379,291 67

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$63,253.89; tornado, \$2,094.78; total.....	\$71,348 67
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BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$13,002,673 59
Gross premiums received.....	198,419 95
Losses paid.....	64,832 01
Losses incurred.....	70,499 17
Amount at risk.....	21,998,347 94

Risks, I. T., \$259,617; premiums, \$4,966.84; losses, \$499.50; losses incurred, \$849.50; amount at risk, \$264,149.50.

DETAILED STATEMENTS OF FIRE INSURANCE COMPANIES OF OTHER STATES.

Ætna.
American (New Jersey).
American Central.
Concordia Fire.
Connecticut Fire.
Continental.
Delaware.
Fire Association of Philadelphia.
Fireman's Fund.
Franklin Fire.
German (Freeport).
German Alliance.
German American.
Girard Fire and Marine.
Glens Falls.
Greenwich.
Hanover.
Hartford.
Home.
Insurance Company of North America.
Insurance Company of State of Pennsylvania.

Merchants' (New Jersey).
Milwaukee Mechanics'.
National Fire.
New Hampshire.
Niagara Fire.
Northwestern National.
Orient.
Pacific Fire.
Pennsylvania Fire.
Phenix (Brooklyn).
Phenix (Hartford).
Providence Washington.
Queen.
Reliance.
Springfield Fire and Marine.
Spring Garden.
St. Paul Fire and Marine.
Traders'.
Westchester.
Williamsburg City.



DETAILED STATEMENTS.

ÆTNA INSURANCE COMPANY.

Organized under the laws of the state of Connecticut. President, WILLIAM B. CLARK ; Secretary, WILLIAM H. KING. Incorporated June, A. D. 1819. Commenced business August 17, 1819. Home office, Hartford, Conn.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$5,000,000; subscribed for.....	\$4,000,000 00
Amount of capital paid up in cash	4,000,000 00
Amount of net ledger assets December 31 of previous year.....	\$10,241,236 26
Extended at.....	10,241,236 26

II.—INCOME DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$544,174 52	\$78,608 28	
Deduct amount of same not collected.....	135,438 74	65,811 27	
Net collected	\$408,735 78	\$12,797 01	
Gross premiums written and renewed during the year	4,505,826 45	293,794 88	
Totals.....	\$4,914,562 23	\$306,591 89	
Deduct gross premiums and bills in course of collection at this date.....	402,273 57	21,488 65	
Entire premiums collected during the year	\$4,512,288 66	\$285,103 24	
Deduct reinsurance, rebate, abatement, and return premiums.....	893,113 23	109,203 87	
Received for premiums other than perpetuals.....	\$3,619,175 43	\$175,899 37	\$3,795,074 80
Deposit premiums, received on perpetual risks.....			10,162 25
Rents from company's property.....		\$5,307 43	
Interest on real-estate mortgage loans, \$1,958.78; on other collateral loans, \$180.....		2,138 78	
Interest and dividends on stocks and bonds, \$489,634.52; from all other sources, \$11,288.86.....		500,923 38	
Total rents and interest.....			\$508,369 59
Difference in estimate December, 1897, and December, 1898, premiums in course of collection.....			2,229 43
Total income during the year.....			\$4,315,836 07
Total footings			\$14,557,072 33

III.—DISBURSEMENTS DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross amount paid for losses (including \$339,560.87 occurring in previous years).....	\$2,167,357 92	\$204,794 37	
Deduct amounts received for salvages (on losses of the last or of previous years), \$14,338.92; and from reinsurance in other companies, \$285,685.55	231,623 96	68,400 51	
Net amount paid during the year for losses.....	\$1,935,733 96	\$136,393 86	\$2,072,127 82
Deposit premiums returned.....			739 45
Paid stockholders for interest or dividends (amount declared during the year, \$721,000.....			720,000 00
Commissions or brokerage to agents, less received on reinsurances.....			605,523 39
Salaries, fees, and all other charges: Officers, \$38,958.33; clerks, \$54,958.13; other employees, \$180,042.42.....			273,958 88
Taxes on premiums, \$73,658.05; on real estate, \$434.70; U. S. internal-revenue tax, \$8,797.22; insurance-department fees and agents' licenses, \$21,376.08; municipal licenses, \$6,893.28; tax on franchise, \$265.43.....			111,424 76
Advertising, printing, and stationery, \$34,578.36; legal expenses, \$5,815.88; furniture and fixtures, \$1,410.81; miscellaneous, \$228,387.58.....			290,192 63
Loss on sales or maturity of ledger assets, \$1,693.80; agents' balances uncollectable, and sundry items, \$13,154.72			14,848 52
Total expenditures during the year.....			\$4,088,815 45
Balance.....			\$10,468,256 88

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$292,720 35	
Mortgage loans on real estate, first liens	35,600 00	
Loans secured by pledge of bonds, stocks, or other collaterals.....	3,600 00	
Book value of bonds excluding interest, \$6,343,270.11; and stocks, \$2,763,824.58.....	9,107,094 69	
Cash in company's office.....	\$1,720 29	
Cash deposited in bank	790,730 95	
Total	\$792,451 24	
Agents' debit balances.....	349,180 81	
Total	\$10,580,647 09	
Deduct agents' credit balances.....	112,390 21	
Total net ledger assets		\$10,468,256 88

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$320 45	
Interest accrued on bonds and stocks	625 00	
Interest accrued on collateral loans.....	90 00	
Interest accrued on other assets	375 00	
Total		1,410 45
Market value (not including interest) of bonds and stocks over book value.....		1,817,297 61
Net amount of uncollected premiums not more than three months due.....		423,762 22
Gross assets.....		\$12,710,727 16

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$15,385 36	
Depreciation from book values of above net ledger assets to bring same to market value, viz.: Real estate	67,720 35	
Total		83,105 71
Total admitted assets.....		\$12,627,621 45

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$11,681 16	
Losses in process of adjustment, or in suspense, including all re- ported and supposed losses.....	480,782 51	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	29,839 55	
Total amount of claims for losses	\$552,303 22	
Deduct reinsurance due or accrued.....	103,317 45	
Net amount of unpaid losses.....		\$448,985 77
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,438,096.08; unearned premiums (50 per cent.)	\$1,219,048 04	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$3,455,574.65; unearned premiums (<i>pro rata</i>).....	1,854,389 41	
Gross premiums (less reinsurance), including both cash and bills, received and receivable upon all unexpired inland navigation risks, \$126,361.84; unearned premiums (50 per cent.).....	63,180 92	
Total unearned premiums as computed above		3,136,618 40
Amount reclaimable by the insured on perpetual fire-insurance policies, being 95 per cent. of the premium or deposit received.....		63,665 65
Commissions, brokerages and other charges due to agents and brokers, on premi- ums paid		105,940 55
Return premiums and reinsurance premiums.....		63,564 33
Total amount of all liabilities.....		\$3,818,774 70
Joint-stock capital actually paid up in cash.....		4,000,000 00
Divisible surplus.....		4,808,846 75
Total		\$12,627,621 45

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>M. & T. risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year	\$529,615,01	\$6,286,782 99	\$7,392,737	\$205,844 30
Written or renewed during the year, ...	396,659,566	4,505,826 45	104,589,283	293,794 88
Totals	\$926,275,167	\$10,792,609 44	\$111,981,990	\$499,639 18
Deduct those expired and marked off as terminated.....	373,049,169	4,440,166 90	105,755,674	343,910 62
In force at the end of the year....	\$553,225,998	\$6,352,442 54	\$6,226,316	\$155,728 56
Deduct amount reinsured.....	41,384,142	458,771 81	1,171,877	29,366 72
Net amount in force.....	\$511,841,856	\$5,893,670 73	\$5,054,439	\$126,361 84

Perpetual risks (not included above), \$2,925,278; premiums on same, \$67,016.47.
Largest amount written on any one risk, not deducting reinsurance, \$30,000.

GENERAL INTERROGATORIES.

Losses incurred during the year (fire, \$1,969,009.66; marine and inland, \$182,513.76),	\$2,151,523 42
Total amount of the company's stock owned by the directors, at par value.....	216,500 00
Loaned to stockholders not officers.....	23,600 00

BUSINESS IN KANSAS DURING THE YEAR.

	<i>Fire risks.</i>	<i>Tornado risks.</i>	<i>Aggregate.</i>
Gross risks written.....	\$2,868,014 00	\$522,725 00	\$3,390,739 00
Gross premiums received	42,586 85	3,681 21	46,268 06
Losses paid	28,452 04	235 23	28,687 27
Losses incurred	28,704 84	235 23	28,940 07
Amount at risk.....	4,328,290 00	1,081,473 00	5,409,763 00

AMERICAN INSURANCE COMPANY.

Organized under the laws of the state of New Jersey. President, F. H. HARRIS; Secretary, J. H. WORDEN. Incorporated February 20, 1846. Commenced business April 1, 1846. Home office, 746 Broad street, Newark, N. J.

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$600,000 00
Amount of net ledger assets December 31 of previous year.....	\$2,858,041 46
Extended at	\$2,858,041 46

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$55,275 46	
Deduct amount of same not collected.....	794 78	
Net collected	\$54,480 68	
Gross premiums written and renewed during the year.....	730,646 27	
Total.....	\$785,126 95	
Deduct gross premiums and bills in course of collection at this date,	56,660 68	
Entire premiums collected during the year.....	\$728,466 27	
Deduct reinsurance, rebate, abatement, and return premiums.....	201,913 37	
Received for premiums other than perpetuals.....		\$526,552 90
Rents from company's property (gross), \$13,287.22; deduct taxes and expenses, \$7,126 95.....	\$6,150 27	
Interest on real-estate mortgage loans, \$84,913.36; on other collateral loans, \$39.71; total.....	84,953 07	
Interest and dividends on stocks and bonds.....	49,108 59	
Total rents and interest.....		140,221 93
Profit on sale of real estate.....		231 99
From all other sources, viz.: United States bonds.....		5,218 75
Total income during the year.....		\$872,225 57
Total footings.....		\$3,530,267 03

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$45,001.19 occurring in previous years).....	<i>Fire.</i> \$309,596 39	
Deduct amounts received for salvages (on losses of the last or of previous years), \$8,328.52; and from reinsurance in other companies, \$29,294.90; total.....	37,623 42	
Net amount paid during the year for losses.....		\$271,972 97
Paid stockholders for interest or dividends (amount declared during the year, \$60,000), \$60,525; paid policy-holders' dividends during the year, \$1,243; total..		61,768 00
Commissions or brokerage to agents, less received on reinsurances.....		106,082 92
Salary and all other compensation of president, vice-president, secretary, other officers, and home-office employees		51,708 78
Taxes, state and local, in this and other states, on real estate and other investments		24,528 96
Advertising, printing, and stationery, agency and miscellaneous expenses, legal expenses, repairs and expenses on real estate, furniture, and fixtures, and miscellaneous		27,814 41
Total expenditures during the year.....		\$543,876 04
Balance.....		\$2,986,390 99

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$245,881 21	
Mortgage loans on real estate (on which not more than one year's interest is due, first liens)	1,656,570 75	
Book value of bonds excluding interest, \$980,041.90; and stocks, \$70,000; total	1,050,041 90	
Cash in company's office	4,145 52	
Deposited in banks	29,751 61	
Total net ledger assets		\$2,986,390 99

NON-LEDGER ASSETS.

Interest due (\$4,731.65) and accrued (\$20,733.79) on mortgages	\$25,471 44	
Interest accrued on bonds and stocks	11,164 57	
Rents due on company's property or lease	1,831 80	
Total		38,467 81
Gross premiums in course of collection December 31 not more than three months due	\$55,092 72	
Deduct cost of collection, commission, and brokerage	8,263 25	
Net amount of uncollected premiums not more than three months due		46,829 47
Gross premiums in course of collection December 31 more than three months due, \$1,567.96		
Gross assets		\$3,071,688 27
Deduct assets not admitted, viz.: Company's stock owned		70,000 00
Total admitted assets		\$3,001,688 27

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$11,818 08	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	12,786 70	
Losses resisted (not outlaid), including interest, costs and other expenses thereon	4,500 00	
Total amount of claims for losses	\$29,104 78	
Deduct reinsurance due or accrued	1,671 45	
Net amount of unpaid losses		\$27,433 33
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$342,821.55; unearned premiums (fifty per cent.)	\$171,410 77	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$712,665.89; unearned premiums (<i>pro rata</i>)	380,653 11	
Total unearned premiums as computed above		552,063 88
Cash dividends remaining unpaid: To stockholders, \$3,972.60; to policy-holders, \$1,346		5,318 60
Total amount of all liabilities		\$584,915 81
Joint-stock capital actually paid up in cash	\$600,000 00	
Divisible surplus	1,816,872 46	
Total		2,416,872 46
Total		\$3,001,688 27

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year	\$117,193,632	\$1,077,480 35
Written or renewed during the year	84,849,650	730,646 27
Totals	\$202,043,282	\$1,808,126 62
Deduct those expired and marked off as terminated	77,479,673	704,268 46
In force at the end of the year	\$124,563,609	\$1,103,858 16
Deduct amount reinsured	4,978,930	48,370 72
Net amount in force	\$119,584,679	\$1,055,487 44

Largest amount written on any one risk, not deducting reinsurance, \$25,000.

GENERAL INTERROGATORIES.

Net cash participating premiums received during the year	\$2,357 84
Losses incurred during the year by fire	247,569 68
Amount of the company's stock owned by the directors, at par value	49,600 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written	\$818,000 00
Gross premiums received	8,702 22
Losses paid	1,140 87
Losses incurred	1,100 27
Amount at risk	1,475,337 00

AMERICAN CENTRAL INSURANCE COMPANY.

Organized under the laws of the state of Missouri. President, GEO. T. CRAM; Secretary, JOHN H. ADAMS. Incorporated February, 1853; commenced business February, 1853. Home office, corner Broadway and Locust streets, St. Louis, Mo.

I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....		\$600,000 00
Amount of net ledger assets December 31 of previous year.....	\$1,540,279 85	
Extended at.....		1,540,279 85

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire. \$81,641 55	
Gross premiums written and renewed during the year.....	988,434 12	
Total.....	\$1,070,075 67	
Deduct gross premiums and bills in course of collection at this date,	113,168 94	
Entire premiums collected during the year.....	\$956,906 73	
Deduct reinsurance, rebate, abatement, and return premiums.....	181,455 13	
Received for premiums other than perpetuals.....		\$775,451 60
Rents from company's property, including \$5,000 for company's use of own buildings.....	\$16,043 58	
Interest and dividends on stocks and bonds, \$54,303.88; from all other sources, \$2,066.86.....	57,370 74	
Total rents and interest.....		73,414 32
Total income during the year.....		\$848,865 92
Total footings.....		\$2,389,145 77

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$64,047.69 occurring in previous years).....	Fire. \$505,115 23	
Deduct amounts received for salvages (on losses of the last or of previous years), \$4,867.09; and from reinsurance in other companies, \$65,679.80.....	70,546 89	
Net amount paid during the year for losses.....		\$434,568 34
Paid stockholders for interest or dividends.....		60,000 00
Commissions or brokerage to agents, less received on reinsurances.....		120,016 71
Salary and all other compensation of president, \$10,000; vice-president, \$1,000; secretary, \$4,500.....		
Rents for company's use of own buildings.....		5,000 00
Salaries, fees and all other charges: Officers, \$19,500; clerks, \$21,570.29; other employees, \$31,403.....		72,473 29
Taxes on premiums, real estate, and other investments.....		19,845 47
Advertising, \$364.67; P. E. & E. & Tel., \$8,150.79; other disbursements, \$85,763.87..		94,279 33
Total expenditures during the year.....		\$806,183 14
Balance.....		\$1,582,962 63

IV.—LEDGER ASSETS.

Book value of real estate.....	\$500,000 00	
Mortgage loans on real estate on which not more than one year's interest is due.....	60,653 45	
Loans secured by pledge of bonds, stocks, or other collaterals.....	42,500 00	
Book value of bonds excluding interest, \$624,588.75; and stocks, \$274,252.....	898,840 75	
Cash in company's office.....	2,380 53	
Deposited in banks.....	78,587 90	
Total net ledger assets.....		\$1,582,962 63

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....		169,864 25
Gross premiums in course of collection December 31 not more than three months due.....	\$113,168 94	
Deduct cost of collection, commission, and brokerage.....	16,975 34	
Net amount of uncollected premiums not more than three months due.....		96,193 60
Gross assets.....		\$1,849,020 48
Deduct assets not admitted, viz.: Bonds and stocks.....		4,055 00
Total admitted assets.....		\$1,844,965 48

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$22,990 80	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	37,874 14	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	21,428 51	
Total amount of claims for losses	\$82,293 45	
Deduct reinsurance due or accrued	4,583 68	
Net amount of unpaid losses		\$77,709 77
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$579,222.94; unearned premiums (fifty per cent.)	\$289,611 47	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$742,820.48; unearned premiums (<i>pro rata</i>)	391,572 24	
Total unearned premiums as computed above		681,183 71
Total amount of all liabilities		\$758,893 48
Joint-stock capital actually paid up in cash		600,000 00
Divisible surplus		486,072 00
Total		\$1,844,965 48

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$110,606,414	\$1,345,955 22
Written or renewed in 1898	82,258,567	988,434 12
Totals	\$192,864,981	\$2,334,389 34
Deduct expirations and cancelations	79,651,411	988,602 82
In force December 31, 1898	\$113,213,570	\$1,345,786 52
Deduct amount reinsured	1,910,913	23,743 10
Net amount in force	\$111,302,657	\$1,322,043 42

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$429,452.20; tornado, \$1,306.04; total	\$430,758 24
Amount of the company's stock owned by the directors, at par value	110,125 00
Amount loaned to officers and directors	42,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written	\$1,929,309 00	\$220,108 00	\$2,149,417 00
Gross premiums received	28,274 87	1,670 42	29,945 29
Losses paid	13,889 24	144 76	14,034 00
Losses incurred	13,404 93	144 76	13,549 69
Amount at risk			3,442,648 00

CONCORDIA FIRE INSURANCE COMPANY.

Organized under the laws of the state of Wisconsin. President, GEO. BRUMDER; Secretary, GUSTAV WOLLAEGER. Incorporated March 7, 1870. Commenced business March 22, 1870. Home office, Germania building, Milwaukee, Wis.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for	\$200,000 00
Amount of capital paid up in cash	200,000 00
Amount of net ledger assets December 31 of previous year.....	\$787,189 36
Extended at	787,189 36

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	<i>Fire.</i> \$90,731 52
Deduct amount of same not collected	359 10
Net collected	\$90,372 42
Gross premiums written and renewed during the year	578,474 86
Total	\$668,847 28
Deduct gross premiums and bills in course of collection at this date, ...	117,971 06
Entire premiums collected during the year	\$550,876 22
Deduct reinsurance, r-bate, abatement, and return premiums.	181,511 98
Received for premiums other than perpetuals	\$369,364 24
Interest and dividends on stocks and bonds, \$11,931.03; from all other sources, \$28,504.11; total	40,435 14
Total income during the year.....	\$409,799 38
Total footings	\$1,196,988 74

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$27,862.88 occurring in previous years).....	<i>Fire.</i> \$294,019 47
Deduct amounts received for salvages (on losses of the last or of previous years), \$876.18; and from reinsurance in other companies, \$56,079.03	56,955 21
Net amount paid during the year for losses	\$237,064 26
Paid stockholders for interest or dividends (amount declared during the year) ..	20,000 00
Commissions or brokerage to agents, less received on reinsurances.....	73,335 99
Rents (including \$2,400 for company's use of own buildings), less \$30 from sub-leases	2,370 00
Salaries, fees, and all other charges: Officers, \$8,725; clerks, \$11,820; other employees, \$12,308; total.....	32,853 00
Taxes on premiums	11,944 95
Insurance-department fees and agents' licenses, \$3,010.77; municipal licenses, \$868; total	3,878 77
Advertising, printing, and stationery, \$9,482 14; legal expenses, \$1,237.44; furniture and fixtures, \$337.11; miscellaneous, \$22,054.51; total	33,111 20
Other disbursements, viz.: United States revenue stamps	895 56
Total expenditures during the year.....	\$415,453 73
Balance	\$781,535 01

IV.—LEDGER ASSETS.

Mortgage loans on real estate on which not more than one year's interest is due.	\$466,380 00
Book value of bonds excluding interest.....	270,593 79
Cash in company's office.....	614 07
Deposited in banks.....	48,947 15
Total net ledger assets.....	\$781,535 01

NON-LEDGER ASSETS.

Interest due (\$531) and accrued (\$5,600.70) on mortgages.....	\$6,131 70
Interest accrued on bonds and stocks.....	5,257 08
Total	11,388 78
Gross premiums in course of collection December 31 not more than three months due.	\$111,259 27
Deduct cost of collection, commission, and brokerage.....	25,033 33
Net amount of uncollected premiums not more than three months due.....	86,225 94
Gross premiums in course of collection December 31 more than three months' due, \$6,711.79.	
Gross assets.	\$879,149 73
Deduct depreciation from book values of above net ledger assets to bring same to market value: Bonds and stocks.....	1,982 64
Total admitted assets.....	\$877,167 09

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$9,216 34	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	20,181 50	
Losses resisted (not outlawed), including interest, costs, and other expenses thereon	7,450 00	
Total amount of claims for losses	\$36,847 84	
Deduct reinsurance due or accrued	8,266 13	
Net amount of unpaid losses		\$28,581 71
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$264,319.87; unearned premiums (50 per cent.)	\$132,159 94	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$495,874.29; unearned premiums (<i>pro rata</i>)	267,447 12	
Total unearned premiums as computed above		399,607 06
Total amount of all liabilities		\$428,188 77
Joint-stock capital actually paid up in cash	\$200,000 00	
Divisible surplus	248,978 32	
		448,978 32
Total		\$877,167 09

VI.—MISCELLANEOUS.

	RISKS AND PREMIUMS.	Fire risks.	Premiums.
In force on the 31st day of December of the previous year	\$77,327,017	\$885,779 69	
Written or renewed during the year	50,943,443	578,474 86	
Totals	\$128,270,460	\$1,464,254 55	
Deduct those expired and marked off as terminated	46,591,537	567,752 04	
In force at end of the year	\$81,678,923	\$896,502 51	
Deduct amount reinsured	14,108,635	136,308 35	
Net amount in force	\$67,570,288	\$760,194 16	
Largest amount written on any one risk, not deducting reinsurance, \$15,000.			

GENERAL INTERROGATORIES.

Losses incurred during the year	\$233,383 09
Amount of the company's stock owned by the directors, at par value	152,500 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written	\$1,402,715 00
Gross premiums received	12,756 31
Losses paid	5,267 64
Losses incurred	7,039 39
Amount at risk	2,090,985 00

CONNECTICUT FIRE INSURANCE COMPANY.

Organized under the laws of the state of Connecticut. President, J. D. BROWNE; Secretary, CHARLES R. BURT. Incorporated June, 1850. Commenced business July, 1850. Home office, 51 Prospect street, Hartford, Conn.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for.....	\$1,000,000 00
Amount of capital paid up in cash.....	1,000,000 00
Amount of net ledger assets December 31 of previous year.....	\$3,413,446 40
Extended at	3,413,446 40

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$157,500 00
Add for underestimate	9,727 37
Net collected	\$167,227 37
Gross premiums written and renewed during the year.....	1,941,949 91
Total.....	\$2,109,177 28
Deduct gross premiums and bills in course of collection at this date,.....	158,200 00
Entire premiums collected during the year	\$1,950,977 28
Deduct reinsurance, rebate, abatement, and return premiums.....	296,846 37
Received for premiums other than perpetuals	\$1,654,130 91
Rents from company's property.....	\$3,981 00
Interest on real-estate mortgage loans, \$57,475.46; on other collateral loans, \$63.61.....	57,539 07
Interest and dividends on stocks and bonds, \$90,891.54; from all other sources, \$1,066.06.....	91,957 60
Total rents and interest.....	153,477 67
Profit on sale or maturity of ledger assets during the year over book values	4,100 09
Total income during the year.....	\$1,811,708 67
Total footings	\$5,225,155 07

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$125,326.80 occurring in previous years).....	<i>Fire.</i> \$1,052,647 07
Deduct amounts received for salvages (on losses of the last or of previous years), \$5,314.60; and from reinsurance in other companies, \$67,036.41	72,351 01
Net amount paid during the year for losses.....	\$980,296 06
Paid stockholders for interest or dividends (amount declared during the year)...	100,000 00
Commissions or brokerage to agents, less received on reinsurances.....	292,488 65
Salary and all other compensation of president, \$10,000; secretary, \$5,000; other officers, \$5,000; home-office employees, \$25,255.29.....	8,265 99
Rents, less \$2,310 from subleases	142,319 08
Salaries, fees, and all other charges: Officers, \$20,000; clerks, \$58,197.29; other employees, \$64,121.79	35,891 14
Taxes on premiums	14,934 15
Insurance-department fees and agents' licenses, \$9,875.11; municipal licenses, \$5,059.04	124,155 52
Advertising, printing, and stationery, \$34,660.15; legal expenses, \$4,963.82; repairs and expenses on real estate, furniture, and fixtures, \$2,211.23; miscellaneous, \$82,320.32	4,516 86
Charged off to profit and loss.....	\$1,702,867 45
Total expenditures during the year	\$3,522,287 62
Balance.....	

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$222,900 00
Mortgage loans on real estate on which not more than one year's interest is due, first liens	1,079,590 00
Book value of bonds excluding interest, \$1,435,604.38; and stocks, \$491,680.97; total	1,927,285 35
Cash in company's office	420 32
Deposited in banks.....	214,580 71
Bills receivable, \$1,462.95; agents' debit balances, \$76,048.29; total.....	77,511 24
Total net ledger assets	\$3,522,287 62
Market value of bonds and stocks over book value	99,512 65
Gross premiums in course of collection December 31 not more than three months due, excluding return premiums and reinsurance.....	\$133,000 00
Deduct cost of collection, commission, and brokerage	52,500 00
Net amount of uncollected premiums not more than three months due	80,500 00
Total admitted assets	\$3,702,300 27

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$52,277 64	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	79,788 77	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	12,809 25	
Total amount of claims for losses	\$144,885 68	
Deduct reinsurance due or accrued	5,694 21	
Net amount of unpaid losses		\$139,191 45
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,051,960.72; unearned premiums (50 per cent.)	\$525,980 36	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,764,826.93; unearned premiums (<i>pro rata</i>)	924,582 16	
Total unearned premiums as computed above		1,450,562 52
Return premiums, \$18,100; and reinsurance premiums, \$7,100.		
Total amount of all liabilities		\$1,589,753 97
Joint-stock capital actually paid up in cash	\$1,000,000 00	
Divisible surplus	1,112,546 30	
		2,112,546 30
Total		\$3,702,300 27

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year		\$236,962,885	\$2,910,812 01
Written or renewed during the year		166,876,657	1,941,949 91
Totals		\$403,839,542	\$4,852,761 92
Deduct those expired and marked off as terminated		157,253,613	1,912,364 03
In force at the end of the year		\$246,585,929	\$2,940,397 89
Deduct amount reinsured		9,983,624	123,610 24
Net amount in force		\$236,602,305	\$2,816,787 65
Largest amount written on any one risk, not deducting reinsurance, \$58,000.			

GENERAL INTERROGATORIES.

Losses incurred during the year	\$978,907 61
Amount of the company's stock owned by the directors, at par value	41,800 00
Amount loaned to officers and directors, \$20,000; loaned to stockholders not officers, \$28,000; total	48,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written	\$3,477,528 00	\$637,920 00	\$4,115,448 00
Gross premiums received	44,164 69	5,153 40	49,318 09
Losses paid	18,934 34	674 63	19,608 97
Losses incurred	20,304 50	734 63	21,039 13
Amount at risk	7,372,659 00	1,357,276 00	8,729,935 00

CONTINENTAL INSURANCE COMPANY.

Organized under the laws of the state of New York. President, F. C. MOORE; Secretary, EDWARD LANNING. Incorporated 1852. Commenced business 1853. Home office, No 46 Cedar street, New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for	\$1,000,000 00
Amount of capital paid up in cash	1,000,000 00
Amount of net ledger assets December 31 of previous year	\$7,944,804 41
Extended at	\$7,944,804 41

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	Fire. \$558,455 61
Deduct amount of same not collected	2,530 21
Net collected	\$555,925 40
Gross premiums written and renewed during the year	4,317,015 89
Total	\$4,872,941 29
Deduct gross premiums and bills in course of collection at this date, ...	582,919 63
Entire premiums collected during the year	\$4,290,021 66
Deduct reinsurance, rebate, abatement, and return premiums	560,253 31
Received for premiums other than perpetuals	\$3,729,768 36
Rents from company's property	\$57,433 19
Interest on real-estate mortgage loans	4,531 84
Interest and dividends on stocks and bonds, \$298,268.26; from all sources, \$12,359.45	310,627 71
Total rents and interest	\$372,592 74
Profit on sale or maturity of ledger assets during the year over book values	68,982 82
Total income during the year	\$4,171,323 91
Total footings	\$12,116,129 36

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$302,356.05 occurring in previous years)	Fire. \$1,952,975 13
Deduct amounts received for salvages (on losses of the last or of previous years), \$3,160.49; and from reinsurance in other companies, \$46,990.30	50,150 79
Net amount paid during the year for losses	\$1,902,824 34
Paid stockholders for interest or dividends (amount declared during the year \$275,000)	276,650 00
Scrip or certificates of profits redeemed in cash	140 00
Commissions or brokerage to agents, less received on reinsurances	\$17,932 75
Rents	7,663 82
Salaries, fees, and all other charges: Officers, \$97,379.18; clerks, \$150,442.98; other employees, \$87,563.80	335,385 96
Taxes on premiums, \$78,393.42; on real estate, \$9,186.82	87,580 24
Insurance-department fees and agents' licenses, \$12,548.10; municipal licenses, \$6,710.87; tax on franchise, \$1,671	20,929 97
Advertising, printing, and stationery, \$36,763.92; legal expenses, \$34; repairs and expenses on real estate, \$24,378.06; furniture and fixtures, \$2,932.01; miscellaneous, \$184,487.07	242,595 06
Loss on sales or maturity of ledger assets	5,000 00
Total expenditures during the year	\$3,696,702 14
Balance	\$8,419,426 18

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$1,106,250 00
Mortgage loans on real estate, first liens	81,660 00
Book value of bonds excluding interest, \$2,752,899; and stocks, \$4,122,424	6,875,323 00
Cash in company's office, \$9,607.23; deposited in bank, \$345,635.01	355,242 24
Bills receivable from reinsuring companies	950 94
Total net ledger assets	\$8,419,426 18

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,707 22
Interest due and accrued on bonds and stocks	65,491 03
Interest due and accrued on other assets	381 28
Rents due and accrued on company's property or lease	1,125 83
Total	68,705 36

Market value (not including interest) of bonds and stocks over book value.....	\$6,063 00
Gross premiums in course of collection December 31 not more than three months due.....	\$645,919 63
Deduct cost of collection, commission, and brokerage.....	63,000 00
Net amount of uncollected premiums, not more than three months due.....	582,919 63
Gross premiums in course of collection December 31 more than three months due, \$323,619.02.	
Gross assets.....	\$9,077,114 17

V.—NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$357,531 59	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	32,250 00	
Total amount of claims for losses.....	\$389,781 59	
Deduct reinsurance due or accrued.....	38,851 75	
Net amount of unpaid losses.....		\$350,929 84
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,202,459.69; unearned premiums (fifty per cent.).....	\$1,101,229 85	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$5,110,675.75; unearned premiums (<i>pro rata</i>).....	2,661,689 44	
Total unearned premiums as computed above.....		3,762,919 29
Principal unpaid on scrip or certificates of profits or ordered to be redeemed....		28,585 00
Interest due or accrued remaining unpaid.....		6,191 68
Cash dividends remaining unpaid to stockholders.....		150 00
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		15,000 00
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....		125,803 48
Reinsurance premiums.....		8,400 00
All other liabilities, viz.: Reserve for contingencies.....		300,000 00
Total amount of all liabilities.....		\$4,597,879 29
Joint-stock capital actually paid up in cash.....	\$1,000,000 00	
Reserve or guaranty fund, represented by scrip, or otherwise: Special reserve fund.....	600,000 00	
Divisible surplus.....	2,897,234 88	
		4,479,234 88
Total.....		\$9,077,114 17

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$745,562,833	\$7,290,645 59
Written or renewed during the year.....	472,688,597	4,317,015 89
Totals.....	\$1,218,251,430	\$11,607,661 48
Deduct those expired and marked off as terminated.....	411,941,689	4,201,558 75
In force at the end of the year.....	\$806,309,741	\$7,406,102 73
Deduct amount reinsured.....	9,409,164	92,967 29
Net amount in force.....	\$796,900,577	\$7,313,135 44

Largest amount written on any one risk, not deducting reinsurance, \$100,000.

GENERAL INTERROGATORIES.

Amount of instalment notes owned and now held by the company.....	\$1,421,367 38
Losses incurred during the year: Fire, \$1,906,506.76; tornado, \$30,661.68.....	1,937,168 44
Total amount of the company's stock owned by the directors, at par value.....	157,700 00
Total amount loaned to officers and directors.....	1,000 00
The amount of "special reserve fund," according to law, deposited with the insurance department of the state of New York.....	600,000 00
The amount of "guaranty surplus fund," as provided by law.....	600,000 00

BUSINESS IN THE STATE OF KANSAS DURING THE YEAR.

	<i>Fire risks.</i>	<i>Tornado risks.</i>	<i>Aggregate.</i>
Gross risks written.....	\$11,747,539 00	\$7,151,033 00	\$18,897,572 00
Gross premiums received.....	117,961 50	29,165 76	147,127 26
Losses paid.....	53,041 36	4,225 04	57,266 40
Losses incurred.....	54,286 91	4,031 07	58,317 98
Amount of risk.....	27,488,055 00	9,585,019 00	37,073,074 00

DELAWARE INSURANCE COMPANY.

Organized under the laws of the state of Pennsylvania. President, TATTNALL PAULDING; Secretary, HENRY LVLBURN. Incorporated April 10, 1835. Commenced business August 6, 1835. Home office, 234 Walnut street, Philadelphia.

I.—CAPITAL STOCK.

Amount of capital stock authorized.....	\$1,000,000 00
Amount of capital paid up in cash.....	702,875 00
Amount of net ledger assets December 31 of previous year.....	\$1,507,007 68
Extended at.....	1,507,007 68

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$117,642 20	
Net collected.....	\$117,642 20	
Gross premiums written and renewed during the year.....	846,310 57	
Total.....	\$963,952 77	
Deduct gross premiums and bills in course of collection at this date,.....	116,145 13	
Entire premiums collected during the year.....	\$847,807 64	
Deduct reinsurance, rebate, abatement, and return premiums.....	206,947 22	
Received for premiums other than perpetuals.....		\$640,860 42
Deposit premiums, received on perpetual risks.....		6,806 55
Rents for company's property, including \$6,200 for company's use of own buildings.....	\$10,235 00	
Interest on real-estate mortgage loans.....	7,988 16	
Interest and dividends on stocks and bonds, \$42,166.12; from all other sources, \$592.01.....	42,758 13	
Total rents and interest.....		60,981 29
From all other sources.....		136 70
Total income during the year.....		\$708,784 96
Total footings.....		\$2,215,792 64

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$76,378.78 occurring in previous years).....	<i>Fire.</i> \$433,572 52	<i>M. & I.</i> \$746 13	
Deduct amounts received for salvages (on losses of the last or of previous years), \$4,413.30; and from reinsurance in other companies, \$42,275.46.....	46,438 76	250 00	
Net amount paid during the year for losses.....	\$387,133 76	\$496 13	\$387,629 89
Deposit premiums returned.....			5,081 71
Paid stockholders for interest or dividends.....			42,172 50
Commissions or brokerage to agents, less received on reinsurances.....			128,489 26
Salary and all other compensation of president, \$10,000; vice-president, \$5,000; secretary, \$4,000; other officers, \$5,000; home office employees, \$17,073.19; total,.....			41,073 19
Rents (including \$6,200 for company's use of own buildings).....			7,720 64
Salaries, fees, and all other charges: Officers, \$7,500; clerks, \$9,151.44; other employees, \$19,323.49.....			35,974 93
Taxes on premiums, \$18,389.06; on real estate, \$1,998.....			20,387 06
Insurance-department fees and agents' licenses, \$5,024.34; municipal licenses, \$3,622.33; tax on franchise, \$1,998.98.....			10,645 65
Advertising, printing, and stationery, \$11,060.47; repairs and expenses on real estate, \$3,867.77; furniture and fixtures, \$3,034.51; miscellaneous, \$45,815.43.....			63,828 18
Total expenditures during the year.....			\$743,003 01
Balance.....			\$1,472,789 63

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$155,264 50	
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	175,200 00	
Book value of bonds excluding interest, \$975,610.29; and stocks, \$28,675.....	1,004,285 29	
Cash in company's office.....	417 51	
Deposited in banks.....	101,926 75	
Total.....	\$1,477,217 37	
Deduct credit balances.....	4,427 74	
Total net ledger assets.....		\$1,472,789 63

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,805 56	
Interest due (\$2,666.66) and accrued (\$12,701.16) on bonds and stocks,	15,387 82	
Rents due and accrued on company's property or lease.....	700 01	
Total.....		\$18,893 39
Market value of real estate over book value		4,735 50
Market value of bonds and stocks over book value.....		1,585 89
Gross premiums in course of collection December 31 not more than three months due.	\$116,145 13	
Deduct cost of collection, commission, and brokerage.....	17,679 13	
Net amount of uncollected premiums not more than three months due.....		98,466 00
Premiums on perpetual policies in course of collection.....		1,715 77
Furniture, fixtures, and supplies.....		20,000 00
Gross assets.....		\$1,618,166 18
Deduct assets not admitted, viz.: Supplies, printed matter, and stationery.....		20,000 00
Total admitted assets.....		\$1,598,166 18

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$1,844 20	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	70,628 96	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	4,287 84	
Total amount of claims for losses.....	\$76,761 00	
Deduct reinsurance due or accrued.....	13,355 00	
Net amount of unpaid losses.....		\$63,406 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$440,251.50; unearned premiums (50 per cent.).....	\$220,125 80	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$651,060.23: unearned premiums (<i>pro rata</i>).....	327,421 25	
Total unearned premiums as computed above.....		547,547 05
Amount reclaimable by the insured on perpetual fire-insurance policies, being 90 and 95 per cent. of the premium or deposit received.....		97,582 34
Cash dividends remaining unpaid to stockholders.....		97 00
Total amount of all liabilities.....		\$708,632 89
Joint-stock capital actually paid up in cash.....	\$702,875 00	
Divisible surplus.....	186,658 79	
		889,533 79
Total.....		\$1,598,166 18

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year	\$109,241,460	\$1,257,279 22
Written or renewed during the year.....	73,943,898	846,510 57
Totals.....	\$183,185,358	\$2,103,589 79
Deduct those expired and marked off as terminated.....	77,203,316	889,615 99
In force at the end of the year.....	\$105,982,042	\$1,213,973 80
Deduct amount reinsured.....	10,146,633	122,661 97
Net amount in force.....	\$95,835,409	\$1,091,311 83
Perpetual risks (not included above), \$3,909,550; premiums on same, \$105,955.06.		
Largest amount written on any one risk, not deducting reinsurance, \$15,000.		

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$371,029 24
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BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$1,292,076 00
Gross premiums received.....	14,940 06
Losses paid.....	5,101 10
Losses incurred.....	5,577 60
Amount at risk	2,454,944 00

FIRE ASSOCIATION OF PHILADELPHIA.

Organized under the laws of the state of Pennsylvania. President, E. C. IRVIN; Secretary, BENJAMIN T. HERKNES. Incorporated March 27, 1820; commenced business September 1, 1817. Home office, 407 and 409 Walnut street, Philadelphia.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$500,000 00
Amount of capital paid up in cash.....	500,000 00
Amount of net ledger assets December 31 of previous year.....	\$5,308,186 40
Extended at.....	5,308,186 40

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$623,588 33
Net collected.....	\$623,588 33
Gross premiums written and renewed during the year.....	3,353,694 04
Total.....	\$3,977,282 37
Deduct gross premiums and bills in course of collection at this date,.....	681,403 26
Entire premiums collected during the year.....	\$3,295,879 11
Deduct reinsurance, rebate, abatement, and return premiums.....	773,703 78
Received for premiums other than perpetuals.....	\$2,522,175 33
Deposit premiums, received on perpetual risks.....	51,704 83
Rents from company's buildings, including nothing for company's use of own buildings.....	\$6,637 94
Interest on real-estate mortgage loans, \$130,300.23; on other collateral loans, \$7,676.57.....	137,976 80
Interest and dividends on stocks and bonds, \$127,384.85; from all other sources, \$521.35.....	127,906 20
Total rents and interests.....	272,520 94
From all other sources, viz.: Commissions on investments.....	150 00
Reinsurance reserve fund.....	17,076 98
Total income during the year.....	\$2,863,628 08
Total footings.....	\$8,171,814 48

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$212,788.88 occurring in previous years).....	<i>Fire.</i> \$1,993,729 67
Deduct amount received for salvages (on losses of the last or of previous years), \$12,983.06; and from reinsurance in other companies, \$447,205.36.....	460,188 42
Net amount paid during the year for losses.....	\$1,533,541 25
Deposit premiums returned.....	48,473 94
Paid stockholders for interest or dividends.....	200,000 00
Commissions or brokerage to agents, less amount received on reinsurances.....	552,589 14
Salaries and allowances to agents.....	34,944 03
Salaries, fees, and all other charges.....	229,254 70
Taxes on premiums, \$48,446.22; on real estate, \$5,135.57.....	53,581 79
Insurance-department fees and agents' licenses, \$16,501.25; tax on franchise, \$10,920.....	27,421 25
Advertising, printing, and stationery, \$34,147.91; legal expenses, \$7,719.96; repairs and expenses on real estate, \$3,591.89; miscellaneous, \$8,703.46.....	132,163 22
Loss on sales or maturity of ledger assets.....	6,360 15
Total expenditures during the year.....	\$2,818,329 47
Balance.....	\$5,353,485 01

IV.—LEDGER ASSETS.

Book value of real estate.....	\$322,671 37
Mortgage loans on real estate.....	2,034,199 17
Loans secured by pledge of bonds, stocks, or other collaterals.....	161,550 00
Book value of bonds excluding interest, \$2,495,573.83; and stocks, \$170,116.74.....	2,665,690 57
Cash in company's office.....	11,366 89
Deposited in banks.....	158,007 01
Total net ledger assets.....	\$5,353,485 01

NON-LEDGER ASSETS.

Interest due (\$28,432.39) and accrued (\$27,240.46) on mortgages.....	\$55,672 85	
Interest due (\$14,307) and accrued (\$5,454.13) on bonds and stocks....	19,761 13	
Interest due (\$24.90) and accrued (\$368.06) on collateral loans.....	392 96	
Rents due (\$2,492.75) and accrued (\$141) on company's property or lease	2,633 75	
Total		\$78,460 69
Market value of bonds and stock over book value.....		297,440 68
Gross premiums in course of collection December 31 not more than three months due.	\$681,403 26	
Deduct cost of collection, commission, and brokerage.....	108,578 47	
Net amount of uncollected premiums not more than three months due.....		572,824 79
Due for reinsurance claims and rebates on losses paid.....		20,073 74
Gross assets		\$6,322,284 91
DEDUCT ASSETS NOT ADMITTED.		
Company's stock owned, \$79,200; loans on, \$2,250.....	\$81,450 00	
Depreciation from book values of above net ledger assets to bring same to market value: Real estate.....	13,471 37	
Total.....		94,921 37
Total admitted assets.....		\$6,227,363 54

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$171,010 50	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	123,816 21	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	36,410 93	
Total amount of claims for losses	\$331,237 64	
Deduct reinsurance due or accrued.....	41,454 71	
Net amount of unpaid losses		\$289,782 93
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,792,988.75; unearned premiums (50 per cent.)..	\$896,494 38	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$2,039,150.09; unearned premiums (<i>pro rata</i>).....	1,129,056 17	
Total unearned premiums as computed above		2,025,550 55
Amount reclaimable by the insured on perpetual fire-insurance policies, being 90 and 95 per cent. of the premium or deposit received.....		1,949,312 72
Return premiums, \$83,491.12; and reinsurance premiums, \$92,124.82..	\$175,615 94	
All other liabilities, viz.: Due for reinsurance balances.....	17,076 98	
		192,692 92
Total amount of all liabilities.....		\$4,457,339 12
Joint-stock capital actually paid up in cash.....	\$500,000 00	
Divisible surplus.....	1,364,945 79	
		1,864,945 79
Total		\$6,322,284 91

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$402,975,032		\$4,104,468 04
Written or renewed during the year.....	296,689,628		3,353,694 04
Totals.....	\$699,664,660		\$7,458,162 64
Deduct those expired and marked off as terminated.....	311,862,977		3,290,287 89
In force at the end of the year.....	\$387,791,683		\$4,167,874 75
Deduct amount reinsured.....	32,583,598		335,735 91
Net amount in force.....	\$355,208,085		\$3,832,138 84

Perpetual risks (not included above), \$88,569,205; premiums on same, \$2,117,117.93.
Largest amount written on any one risk, not deducting reinsurance, \$50,000.

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$1,591,997 43
Loaned to stockholders not officers.....	2,250 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$1,549,754 00
Gross premiums received.....	22,796 65
Losses paid	7,493 73
Losses incurred.....	12,348 00

FIREMAN'S FUND INSURANCE COMPANY.

Organized under the laws of the state of California. President, DAVID J. STAPLES; Secretary, BERNARD FAYMONVILLE. Organized or incorporated May 3, 1863. Commenced business June 18, 1863. Home office, 401 California street, San Francisco, Cal.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for.....		\$1,000,000 00
Amount of capital paid up in cash.....		1,000,000 00
Amount of net ledger assets December 31 of previous year.....	\$3,309,405 42	
Decrease in values of investments, as per statement, December 31, 1897,	44,442 35	
Extended at.....		\$3,264,963 07

II.—INCOME DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross premiums and bills unpaid at close of previous year as shown by that year's statement.....	\$345,027 87	\$85,199 85	
Gross premiums written and renewed during the year,	2,102,146 91	818,315 32	
Totals.....	\$2,447,174 78	\$903,515 17	
Deduct gross premiums and bills in course of collection at this date.....	328,653 40	86,798 92	
Entire premiums collected during the year.....	\$2,118,521 38	\$816,716 25	
Deduct reinsurance, rebate, abatement, and return premiums.....	628,878 99	404,806 83	
Received for premiums other than perpetuals....	\$1,489,642 39	\$411,909 42	\$1,901,551 81
Rents from company's property, including \$8,400 for company's use of own buildings.....		\$24,715 32	
Interest on real-estate mortgage loans, \$27,745.27; on other collateral loans, \$9,527.01; total.....		37,272 28	
Interest and dividends on stocks and bonds, \$101,079.75; from all other sources, \$2,911.40; total.....		103,991 15	
Total rents and interests.....		165,978 75	
Total income during the year.....		\$2,067,530 56	
Total footings.....		\$5,332,493 63	

III.—DISBURSEMENTS DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross amount paid for losses (including \$144,904.04 occurring in previous years).....	\$996,021 33	\$517,710 34	
Deduct amounts received for salvages (on losses of the last or of previous years), \$4,543.70; and from reinsurance in other companies, \$421,901.66; total,	176,064 41	250,380 95	
Net amount paid during the year for losses.....	\$819,956 92	\$267,329 39	\$1,087,286 31
Paid stockholders for interest or dividends (amount declared during the year) ..		120,000 00	
Commissions or brokerage to agents, less received on reinsurances.....		253,734 05	
Rents.....		8,400 00	
Salaries, fees, and all other charges: Officers, \$14,500; clerks and other employes, \$171,783.37; total.....		216,283 37	
Taxes on premiums, \$21,257.30; on real estate, \$5,038.53; on other investments, \$462.95; internal-revenue tax, \$5,405.72; total.....		32,164 50	
Insurance-department fees and agents' licenses, \$10,803.14; municipal licenses, \$5,980.50; tax on franchise, \$208.06; total.....		16,991 70	
Advertising, printing, and stationery, \$19,621.66; legal expenses, \$1,545.64; repairs and expenses on real estate, (deducted from rent income); miscellaneous, \$151,539.24; total.....		172,706 72	
Total expenditures during the year.....		\$1,907,566 65	
Balance.....		\$3,421,926 98	
Less profit-and-loss account.....		5,538 29	
Net ledger assets.....		\$3,419,388 69	

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$489,114 28	
Mortgage loans on real estate, first liens.....	429,727 07	
Loans secured by pledge of bonds, stocks, or other collaterals.....	251,387 69	
Book value of bonds excluding interest, \$900,368.75; and stocks, \$1,154,005; total.....	2,054,373 75	
Cash in company's principal office.....	12,976 50	
Cash belonging to the company deposited in banks.....	210,726 59	
Bills receivable, \$4,791.31; due on open accounts and from other companies on losses already paid, \$2,173.66; warrants, \$3,530.92; total,	10,495 89	
Total.....	\$3,458,801 77	
Deduct agents' credit balances and special deposit, \$30,578.19; all other, \$8,834.89; total.....	39,413 08	
Total net ledger assets.....		\$3,419,388 69

NON-LEDGER ASSETS.

Interest due (\$3,881.30) and accrued (\$3,819.86) on mortgages.....	\$7,701 16	
Interest accrued on collateral loans.....	395 79	
Total.....		\$8,096 95
Market value of real estate over book value.....		2,585 72
Market value of bonds and stocks over book value.....		18,035 25
Gross premiums in course of collection December 31 not more than three months due.....	\$415,452 32	
Deduct cost of collection, commission, and brokerage.....	53,521 13	
Net amount of uncollected premiums not more than three months due.....		361,931 19
Total admitted assets.....		\$3,810,037 80

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$36,307 92	
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	195,200 27	
Losses resisted (not outlawed), including, interest, costs and other expenses thereon.....	6,125 00	
Total amount of claims for losses.....	\$237,633 19	
Deduct reinsurance due or accrued.....	85,112 98	
Net amount of unpaid losses.....		\$152,520 21
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$932,110.87; unearned premiums (50 per cent.).....	\$466,055 43	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,328,426.50; unearned premiums (<i>pro rata</i>).....	729,804 65	
Gross premiums (less reinsurance), cash and bills, received and receivable upon all unexpired marine risks (50 per cent. on time hulls).....	99,927 47	
Total unearned premiums as computed above.....		1,295,787 55
Total amount of all liabilities.....		\$1,448,307 76
Joint-stock capital actually paid up in cash.....		1,000,000 00
Divisible surplus.....		1,361,730 04
Total.....		\$3,810,037 80

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>M. & I. risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$219,177,781	\$2,615,824 73	\$8,462,103	\$205,535 33
Written or renewed during the year..	180,085,318	2,102,146 91	103,234,576	818,315 32
Totals.....	\$399,263,099	\$4,717,971 64	\$111,636,679	\$1,023,850 65
Deduct those expired and marked off as terminated.....	185,089,909	2,141,612 26	100,423,454	728,948 98
In force at the end of the year....	\$214,173,190	\$2,573,359 38	\$11,263,225	\$294,901 67
Deduct amount reinsured.....	25,279,955	312,822 01	4,318,557	132,642 05
Net amount in force.....	\$188,893,232	\$2,260,537 37	\$6,944,668	\$162,259 62

Largest amount written on any one risk, not deducting reinsurance, \$125,000.
 Net line retained, \$25,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$825,103.33; marine and inland, \$279,175.48; tornado, \$160.....	
Total amount of the company's stock owned by the directors, at par value.....	\$113,700,000
Total amount loaned to officers and directors, \$3,250; loaned to stockholders not officers, \$5,000.....	

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written.....	\$1,354,329 00	\$130,308 00	\$1,484,637 00
Gross premiums received.....	17,866 16	920 03	18,786 19
Losses paid.....	7,925 32	28 50	7,953 42
Losses incurred.....	8,328 53	28 50	8,357 03
Amount at risk.....	2,259,850 00	307,873 00	2,567,723 00

FRANKLIN FIRE INSURANCE COMPANY.

Organized under the laws of the state of Pennsylvania. President, JAS. W. McALLISTER; Secretary, EZRA T. CRESSON. Incorporated April 22, 1829. Commenced business June, 1829. Home office, 421 Walnut street, Philadelphia.

I.—CAPITAL STOCK.

Amount capital stock authorized, \$400,000; subscribed for.....	\$400,000 00
Amount of capital paid up in cash	400,000 00
Amount of net ledger assets December 31 of previous year.....	\$3,018,299 38
Extended at.....	\$3,018,299 38

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$67,344 92	
Net collected.....	\$67,344 92	
Gross premiums written and renewed during the year.....	606,866 66	
Total.....	\$674,211 58	
Deduct gross premiums and bills in course of collection at this date.....	75,535 27	
Entire premiums collected during the year.....	\$598,676 31	
Deduct reinsurance, rebate, abatement, and return premiums.....	113,732 45	
Received for premiums other than perpetuals.....		\$484,943 86
Deposit premiums, received on perpetual risks, \$9,206.86; less reinsurance, \$500..		8,706 86
Rents from company's property.....	\$7,145 17	
Interest on real-estate mortgage loans, \$11,752.14; on other collateral loans, \$2,506.61.....	14,258 75	
Interest and dividends on stocks and bonds, \$115,645.50; from all other sources, \$3,099.62.....	118,745 12	
Total rents and interest.....		140,149 04
Total income during the year.....		\$633,799 76
Total footings.....		\$3,652,099 14

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$34,560.02 occurring in previous years).....	<i>Fire.</i> \$269,415 01	
Deduct amounts received for salvages (on losses of the last or of previous years), \$7,355.51; and from reinsurance in other companies, \$15,882.39.....	23,267 90	
Net amount paid during the year for losses.....		\$246,147 11
Deposit premiums returned.....		29,493 56
Paid stockholders for interest or dividends (amount declared during the year, \$90,000).....		90,317 50
Commissions or brokerage to agents, less received on reinsurances.....		100,768 51
Salary and all other compensation of president, vice-president, secretary, other officers, and home-office employees.....		40,900 00
Taxes on premiums, \$3,013.77; on real estate, \$3,569.73.....		11,533 50
Insurance-department fees and agents' licenses, \$3,169.37; municipal licenses, \$942.18; tax on franchise, \$4,661.86.....		8,773 41
Advertising, printing, and stationery, \$10,453.36; legal expenses, \$1,468.60; repairs and expenses on real estate, \$3,271.40; agency expense, \$70,075.25.....		85,268 61
Loss on sales or maturity of ledger assets.....		10,067 41
Total expenditures during the year.....		\$623,319 61
Balance.....		\$3,028,779 53

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$221,604 05	
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	181,558 00	
Loans secured by pledge of bonds, stocks, or other collaterals.....	34,500 00	
Book value of bonds excluding interest, \$2,396,544.01; and stocks, \$86,359.25; total.....	2,482,903 26	
Cash in company's office.....	4,366 84	
Deposited in banks.....	103,847 38	
Total net ledger assets.....		\$3,028,779 53

NON-LEDGER ASSETS.

Interest due (\$99) and accrued (\$2,723.37) on mortgages.....	\$2,822 37	
Interest due (\$34.40) and accrued (\$356.02) on collateral loans.....	390 42	
Total.....		\$3,212 79
Market value of real estate over book value.....		18,895 95
Market value of bonds and stocks over book value.....		61,828 74
Gross premiums in course of collection December 31 not more than three months due.....	\$75,535 27	
Deduct cost of collection, commission, and brokerage.....	10,522 55	
Net amount of uncollected premiums not more than three months due.....		65,012 72
Total admitted assets.....		<u>\$3,177,729 73</u>

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$25,056 06	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	19,118 25	
Losses resisted (not outlawed), including interests, cost and other expenses thereon.....	2,100 00	
Total amount of claims for losses.....	\$16,274 31	
Deduct reinsurance due or accrued.....	5,148 28	
Net amount of unpaid losses.....		\$41,126 03
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$309,894.80; unearned premiums (50 per cent.).....	\$154,947 40	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$508,770.30; unearned premiums (<i>pro rata</i>).....	317,656 78	
Total unearned premiums as computed above.....		472,604 18
Amount reclaimable by the insured on perpetual fire-insurance policies: 95 per cent., \$466,217 59; 90 per cent., \$647,632.15; total.....		1,113,849 74
Total amount of all liabilities.....		\$1,627,579 95
Joint-stock capital actually paid up in cash.....	\$400,000 00	
Divisible surplus.....	1,150,149 78	
		1,550,149 78
Total.....		<u>\$3,177,729 73</u>

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$80,060,474	\$876,030 89
Written or renewed during the year.....	51,860,847	606,866 66
Totals.....	\$134,921,321	\$1,482,897 55
Deduct those expired and marked off as terminated.....	50,379,353	564,232 45
In force at the end of the year.....	\$84,541,963	\$918,665 10
Deduct amount reinsured.....	4,902,549	53,503 49
Net amount in force.....	\$79,639,419	\$865,161 61

Perpetual risks (not included above), \$55,138,282; premiums on same, \$1,210,346.64.
 Largest amount written on any one risk, not deducting reinsurance, \$15,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$245,578 52
Amount of the company's stock owned by the directors, at par value.....	22,500 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$80,817 00
Gross premiums received.....	1,241 72
Losses paid.....	752 75
Losses incurred.....	288 90

GERMAN INSURANCE COMPANY.

Organized under the laws of the state of Illinois. President, C. O. COLLMANN; Secretary, WM. TREMBOR. Incorporated February, 1865. Commenced business October, 1866. Home office, 9, 11 and 13 North Galena avenue, Freeport, Ill.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$200,000 00
Amount of capital paid up in cash.....	200,000 00
Amount of net ledger assets December 31 of previous year.....	\$2,764,726 59
Extended at	\$2,764,726 59

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire. \$324,375 05	
Deduct amount of same not collected.....	5,590 19	
Net collected	\$318,784 86	
Gross premiums written and renewed during the year.....	1,613,751 67	
Total.....	\$1,932,536 53	
Deduct gross premiums and bills in course of collection at this date, ...	334,251 49	
Entire premiums collected during the year.....	\$1,598,285 04	
Deduct reinsurance, rebate, abatement, and return premiums.....	298,446 48	
Received for premiums other than perpetuals.....		\$1,299,838 56
Rents from company's property.....	\$5,677 93	
Interest on real-estate mortgage loans, \$110,261.63; on other collateral loans, \$2,411.12.....	112,672 75	
Interest and dividends on stocks and bonds, \$31,253.85; from all other sources, \$2,110.64.....	33,364 49	
Total rents and interest.....		151,715 17
From all other sources, viz.: Worthless notes		3,311 23
Total income during the year.....		\$1,454,864 96
Total footings.....		\$4,219,591 55

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$95,062.43 occurring in previous years).....	Fire. \$718,554 29	
Deduct amounts received for salvages (on losses of the last or of previous years), \$494.90; and from reinsurance in other companies, \$49,092.70	49,587 60	
Net amount paid during the year for losses.....		\$668,966 69
Paid stockholders for interest or dividends (amount declared during the year) ..		60,000 00
Commissions or brokerage to agents, less received on reinsurances.....		250,278 23
Salary and all other compensation of president, \$400; secretary, \$6,250; other officers, \$100; home-office employees, \$30,668.80; salaries and allowances to agents, adjusting and field expenses, \$51,364.21.....		88,783 01
Salaries, fees and all other charges of other employees.....		35,942 94
Taxes on premiums, \$12,876.16; on real estate, \$366.12; local tax, \$8,709.59.....		22,451 87
Insurance-department fees and agents' licenses, \$13,197.56; municipal licenses, \$2,213.91		15,411 47
Advertising, printing, and stationery, \$18,291.28; legal expenses, \$5,733.20; repairs and expenses on real estate, \$984.21; furniture and fixtures, \$837.21; miscellaneous, \$65,837.70.....		91,683 60
Loss on sales or maturity of ledger assets, \$33,194.24; other disbursements, viz.: Freight, \$4,810.68; postage, \$4,251.16		42,256 08
Premiums on bonds, \$12,143.89; revenue, \$4,331.85.....		16,475 74
Total expenditures during the year.....		\$1,292,249 63
Balance.....		\$2,927,341 92

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$122,095 75	
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	1,550,356 51	
Loans secured by pledge of bonds, stocks, or other collaterals.....	24,251 25	
Book value of bonds excluding interest, \$782,440; and stocks, \$319,066.66	1,101,506 66	
Deposited in banks.....	169,011 37	
Total.....	\$2,967,221 54	
Deduct agents' credit balances, \$8,208.20; retained for reinsurance company, \$31,671.42; total.....	39,879 62	
Total net ledger assets		\$2,927,341 92

NON-LEDGER ASSETS.

Interest due (\$20,147.15) and accrued (\$49,847.21) on mortgages.....	\$69,994 36	
Interest accrued on bonds and stocks.....	18,568 88	
Interest due (\$19.47) and accrued (\$1,318.56) on collateral loans.....	1,338 03	
Interest accrued on certificate of deposit.....	226 80	
Total.....		\$90,128 07
Market value (not including interest) of bonds and stocks over book value.....		73,365 94
Gross premiums in course of collection December 31 not more than three months due.....	\$334,251 49	
Deduct cost of collection, commission, and brokerage.....	40,616 81	
Net amount of uncollected premiums not more than three months due.....		293,634 68
Total admitted assets.....		\$3,384,470 67

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$43,145 09	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	37,214 48	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	12,127 18	
Total amount of claims for losses.....	\$92,486 75	
Deduct reinsurance due or accrued.....	3,918 06	
Net amount of unpaid losses.....		\$88,568 69
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$626,133.76; unearned premiums (50 per cent.).....	\$313,066 88	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$2,852,991.02; unearned premiums (<i>pro rata</i>).....	1,403,109 70	
Total unearned premiums as computed above.....		1,716,176 58
Total amount of all liabilities.....		\$1,804,745 27
Joint-stock capital actually paid up in cash.....	\$200,000 00	
Divisible surplus.....	1,379,725 34	
		1,579,725 34
Total.....		\$3,384,470 61

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$233,409,396	\$3,685,693 07
Written or renewed during the year.....	131,287,848	1,613,751 67
Totals.....	\$364,697,244	\$5,299,444 74
Deduct those expired and marked off as terminated.....	115,427,869	1,717,998 95
In force at the end of the year.....	\$249,269,375	\$3,581,445 79
Deduct amount reinsured.....	7,389,282	102,321 01
Net amount in force.....	\$241,880,093	\$3,479,124 78

Largest amount written on any one risk, not deducting reinsurance, \$20,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$647,184.93; tornado, \$15,288.02; total.....	\$662,472 95
Amount of the company's stock owned by the directors, at par value.....	76,800 00
Amount loaned to officers and directors, \$32,750; loaned to stockholders not officers, \$62,100; total.....	94,850 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written.....	\$5,553,384 00	\$1,961,905 00	\$7,515,289 00
Gross premiums received.....	70,511 65	17,548 34	88,059 99
Losses paid.....	48,242 80	2,069 90	50,312 70
Losses incurred.....	46,693 33	2,069 90	48,763 23
Amount at risk.....	12,334,756 00	5,632,256 00	17,967,012 00

GERMAN ALLIANCE INSURANCE COMPANY.

Organized under the laws of the state of New York. President, ADOLPH A. STROHN; Secretary, CHARLES G. SMITH. Incorporated February, 1897. Commenced business February 8, 1897. Home office, Liberty and Nassau streets, New York.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$400,000; subscribed for		\$400,000 00
Amount of capital paid up in cash		400,000 00
Amount of net ledger assets December 31 of previous year	\$403,196 40	
Increase of paid-up capital during 1898.....	200,000 00	
Extended at		608,196 40

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	<i>Fire.</i> \$19,836 33	
Gross premiums written and renewed during the year.....	310,456 21	
Total.....	\$339,292 54	
Deduct gross premiums and bills in course of collection at this date, ...	22,615 98	
Entire premiums collected during the year	\$316,676 56	
Deduct reinsurance, rebate, abatement, and return premiums.....	65,247 30	
Received for premiums other than perpetuals.....		\$251,429 26
Interest and dividends on stocks and bonds.....		24,177 61
Profit on sale or maturity of ledger assets during the year over book values.....		12,091 31
From all other sources, viz.: Surplus subscribed by stockholders.....		100,000 00
Total income during the year.....		\$387,698 18
Total footings.....		\$995,894 58

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$7,755.87 occurring in previous years).....	<i>Fire.</i> \$82,952 35	
Deduct amounts received for salvages (on losses of the last or of previous years).....	659 96	
Net amount paid during the year for losses.....		\$82,292 39
Commissions or brokerage to agents, less received on reinsurances.....		68,766 50
Salaries, fees, and all other charges: Clerks.....		1,458 32
Taxes on premiums.....		5,636 41
Insurance-department fees and agents' licenses, \$3,707.26; municipal licenses, \$1,064 69		4,771 95
Miscellaneous		135 46
Total expenditures during the year.....		\$163,001 03
Balance.....		\$832,893 55

IV.—LEDGER ASSETS.

Book value of bonds excluding interest, \$553,221.54; and stocks, \$261,256.25; total.....	\$822,477 79	
Deposited in banks.....	10,415 76	
Total net ledger assets		\$832,893 55

NON-LEDGER ASSETS.

Interest accrued		1,075 00
Market value (not including interest) of bonds and stocks over book value.....		33,087 21
Gross premiums in course of collection December 31 not more than three months due.....	\$22,573 97	
Deduct cost of collection, commission, and brokerage	7,038 11	
Net amount of uncollected premiums not more than three months due.....		15,535 86
Total admitted assets.....		\$882,571 62

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$19,859 64	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	21,123 00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	2,019 00	
Net amount of unpaid losses.....		\$43,006 64

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$179,714.41; unearned premiums (50 per cent.)	\$89,857 20	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$94,841.31; unearned premiums (<i>pro rata</i>)	71,729 76	
Total unearned premiums as computed above		\$161,586 96
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		132 75
Return premiums		114 37
Total amount of all liabilities		\$204,840 72
Joint-stock capital actually paid up in cash		400,000 00
Divisible surplus		277,730 90
Total		\$882,571 62

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year		\$18,100,382	\$180,396 10
Written or renewed during the year		43,254,986	319,456 21
Totals		\$61,355,368	\$499,852 31
Deduct those expired and marked off as terminated		26,246,653	225,296 56
Net amount in force		\$35,108,715	\$274,555 75
Largest amount written on any one risk, not deducting reinsurance, \$30,000.			

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire	\$117,543 16
Amount of the company's stock owned by the directors, at par value	87,400 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written	\$148,575 00	\$19,200 00	\$167,775 00
Gross premiums received	1,910 40	107 13	2,017 53
Losses paid	690 54		690 54
Losses incurred	670 94		670 94
Amount at risk	148,575 00	19,200 00	148,575 00

GERMAN AMERICAN INSURANCE COMPANY.

Organized under the laws of the state of New York. President, WILLIAM N. KREMER; Secretary, CHARLES G. SMITH. Incorporated March, 1872. Commenced business March 7, 1872. Home office, Liberty and Nassau streets, New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for	\$1,000,000 00
Amount of capital paid up in cash	1,000,000 00
Amount of net ledger assets December 31 of previous year	\$7,151,859 19
Extended at	7,151,859 19

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	<i>Fire.</i> \$494,981 10
Deduct amount of same not collected	821 16
Net collected	\$494,159 94
Gross premiums written and renewed during the year	4,063,775 32
Total	\$4,557,935 26
Deduct gross premiums and bills in course of collection at this date	495,412 09
Entire premiums collected during the year	\$4,062,523 17
Deduct reinsurance, rebate, abatement, and return premiums	1,438,237 41
Received for premiums other than perpetuals	\$2,624,285 76

Rents from company's property.....	\$622 50	
Interest on real-estate mortgage loans	2,120 00	
Interest and dividends on stocks and bonds, \$287,422.91; from all other sources, \$799.08.....	288,222 79	
Total rents and interest.....		\$290,965 29
Profit on sale or maturity of ledger assets during the year over book values.....		53,597 17
Total income during the year.....		\$2,968,848 22
Total footings		\$10,120,707 41

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses, (including \$251,566.54 occurring in previous years).....	<i>Fire.</i> \$1,759,565 27	
Deduct amounts received for salvages (on losses of the last or of previous years), \$9,048.71; and from reinsurance in other companies, \$345,984.37	355,033 08	
Net amount paid during the year for losses.....		\$1,404,532 19
Paid stockholders for interest or dividends (amount declared during the year).....		300,000 00
Commissions or brokerage to agents, less received on reinsurances.....		459,173 01
Rents.....		33,757 70
Salaries, fees, and all other charges.....		235,919 45
Taxes on premiums, \$65,978.88; on real estate, \$171.45.....		66,150 33
Insurance-department fees and agents' licenses, \$17,500.03; municipal licenses, \$7,390.05.....		24,890 08
Advertising, printing, and stationery, \$42,124.15; repairs and expenditures on real estate, \$376.61; furniture and fixtures, \$16,223.19; miscellaneous, \$211,846.65.....		270,570 60
Total expenditures during the year.....		\$2,794,953 36
Balance.....		\$7,325,714 05

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$15,000 00	
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	53,000 00	
Book value of bonds excluding interest, \$5,110,261.88; and stocks, \$1,894,658.63	7,004,920 51	
Cash in company's office	6,581 85	
Deposited in banks.....	252,793 54	
Total net ledger assets		\$7,325,714 05

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$837 00	
Interest accrued on bonds and stocks	17,698 17	
Total.....		18,535 17
Market value (not including interest) of bonds and stocks over book value.....		327,782 49
Gross premiums in course of collection December 31 not more than three months due	\$495,412 09	
Deduct cost of collection, commission, and brokerage	109,391 28	
Net amount of uncollected premiums not more than three months due.....		386,020 81
Total admitted assets.....		\$8,058,052 52

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$84,928 00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	264,314 00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	56,457 40	
Total amount of claims for losses	\$405,699 40	
Deduct reinsurance due or accrued.....	29,744 00	
Net amount of unpaid losses.....		\$375,955 40
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,018,301.91; unearned premiums (fifty per cent.).....	\$1,009,150 95	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$3,082,613.82; unearned premiums (<i>pro rata</i>).....	1,665,760 72	
Total unearned premiums as computed above		2,674,911 67
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		19,405 34
Return premiums, \$4,169.70; and reinsurance premiums, \$61,601.03.....		65,770 73
Total amount of all liabilities.....		\$3,136,043 14
Joint-stock capital actually paid up in cash.....		1,000,000 00
Divisible surplus		3,922,009 38
Total.....		\$8,058,052 52

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year		\$574,553,776	\$5,389,827 55
Written or renewed during the year		502,296,005	4,063,775 32
Totals	\$1,076,854,781		\$9,453,602 87
Deduct those expired and marked off as terminated	416,244,396		3,979,386 73
In force at the end of the year	\$660,610,385		\$5,474,216 14
Deduct amount reinsured	49,352,639		373,300 41
Net amount in force	\$611,257,746		\$5,100,915 73

Largest amount written on any one risk, not deducting reinsurance, \$325,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$1,471,747.83; tornado, \$6,125.33; total	\$1,477,873 16
Amount of the company's stock owned by the directors, at par value	118,500 00
The amount of "special reserve fund," according to law, deposited with the insurance department of the state of New York	500,000 00
The amount of "guaranty surplus fund," as provided for by law	500,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written	\$3,308,928 75	\$526,385 00	\$3,835,313 75
Gross premiums received	48,293 94	3,555 89	51,849 83
Losses paid	29,843 86	605 78	30,449 64
Losses incurred	31,403 83	719 42	32,123 25
Amount at risk	5,037,781 00	1,000,132 00	6,037,913 00

GIRARD FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the state of Pennsylvania. President, ALFRED S. GILLET; Secretary, EDWIN F. MERRILL. Incorporated March, 1853; commenced business May, 1853. Home office, 633 Chestnut street, Philadelphia, Pa.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$300,000; subscribed for	\$300,000 00
Amount of capital paid up in cash	300,000 00
Amount of net ledger assets December 31 of previous year	\$1,842,319 00
Extended at	1,842,319 00

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	<i>Fire.</i> \$82,385 76	
Gross premiums written and renewed during the year	443,479 15	
Total	\$525,864 91	
Deduct gross premiums and bills in course of collection at this date, ...	89,566 87	
Entire premiums collected during the year	\$436,298 04	
Deduct reinsurance, rebate, abatement, and return premiums	83,212 42	
Received for premiums other than perpetuities		\$353,085 62
Deposit premiums, received on perpetual risks		50,048 19
Rents from company's property, including \$5,000 for company's use of own buildings	\$16,980 72	
Interest on real-estate mortgage loans, \$44,561.22; on other collateral loans, \$5,779.90	50,341 12	
Interest and dividends on stocks and bonds, \$22,703.84; from all other sources, \$1,635.22	24,339 03	
Total rents and interest		91,660 90
From all other sources, \$1,454.48; assignments and surveys, \$962.75		2,417 23
Total income during the year		\$497,211 94
Total footings		\$2,339,530 94

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$35,150.65 occurring in previous years)	<i>Fire.</i> \$186,382 41	
Deduct amounts received for salvages (on losses of the last or of previous years), \$3,433.16; and from reinsurance in other companies, \$13,009.63		16,442 79
Net amount paid during the year for losses		\$169,939 62
Deposit premiums returned		27,191 86
Paid stockholders for interest or dividends (amount declared during the year)		89,000 00
Commissions or brokerage to agents, less received on reinsurances		81,007 41
Salary and all other compensation of president, \$3,800; vice-president, \$3,000; secretary, \$3,000; other officers, \$7,700; home-office employees, \$10,320; total		32,820 00
Rents (including \$5,000 for company's use of own buildings), less \$500 from sub-leases		4,500 00
Salaries, fees, and all other charges: Clerks, \$9,939.96; other employees, \$14,493.85		24,433 81
Taxes on premiums, \$8,059.66; on real estate, \$5,653.22		13,712 88
Insurance-department fees and agents' licenses, \$1,408.06; municipal licenses, \$1,353.34; tax on franchise, \$2,505		5,266 70
Advertising, printing, and stationery, \$6,367.94; legal expenses, \$854.78; repairs and expenses on real estate, \$3,096.79; miscellaneous, \$21,723.30		32,042 81
Loss on sales or maturity of ledger assets		5,735 00
Total expenditures during the year		\$465,650 19
Balance		\$1,873,880 75

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$288,972 31	
Mortgage loans on real estate on which not more than one year's interest is due, first liens	811,110 00	
Loans secured by pledge of bonds, stocks, or other collaterals	68,200 00	
Book value of bonds excluding interest, \$454,844.86; and stocks, \$74,699.21; total	529,544 07	
Cash in company's office	8,984 03	
Deposited in banks	139,871 80	
Bills receivable, \$17,076.64; perpetual reinsurance, \$5,489.50; insurance, \$2,000; hotel furniture, \$2,532.40; Philadelphia underwriters, \$100; total	27,198 54	
Total net ledger assets		\$1,873,880 75

NON-LEDGER ASSETS.

Interest due (\$3,074.25) and accrued (\$13,167.42) on mortgages	\$16,241 67	
Interest due (\$225) and accrued (\$2,994.33) on bonds and stocks	3,219 33	
Interest accrued on collateral loans	1,010 32	
Rents due	295 00	
Total		20,766 32
Market value of real estate over book value		83,927 67
Market value (not including interest) of bonds and stocks over book value		21,821 93
Gross premiums in course of collection December 31 not more than three months due	\$94,291 97	
Deduct cost of collection, commission, and brokerage	16,519 81	
Net amount of uncollected premiums not more than three months due		77,772 16
Total admitted assets		\$2,078,168 85

V.—NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$30,787 10	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	3,062 50	
Total amount of claims for losses	\$33,849 60	
Deduct reinsurance due or accrued	3,132 08	
Net amount of unpaid losses		\$30,717 52
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$188,630.02; unearned premiums (50 per cent.)	\$94,315 01	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$539,086.78; unearned premiums (<i>pro rata</i>)	281,848 57	
Total unearned premiums as computed above		376,163 58
Amount reclaimable by the insured on perpetual fire-insurance policies, being 90 per cent. of the premium or deposit received		617,766 45
Return premiums, \$6,327.75; and reinsurance premiums, \$3,419.96	\$9,747 71	
All other liabilities, viz.: General expenses	14,106 04	
		23,853 75
Total amount of all liabilities		\$1,048,501 30
Joint-stock capital actually paid up in cash	\$300,000 00	
Divisible surplus	729,667 55	
		1,029,667 55
Total		\$2,078,168 85

VI.—MISCELLANEOUS.

	RISKS AND PREMIUMS.	Fire risks.	Premiums.
In force December 31, 1897.....		\$77,671,808	\$784,535 85
Written or renewed in 1898.....		46,294,079	443,479 15
Totals.....		\$123,965,887	\$1,228,015 00
Deduct expirations and cancellations.....		44,924,591	451,883 25
In force December 31, 1898.....		\$79,041,296	\$776,131 75
Deduct amount reinsured.....		4,975 546	48,414 95
Net amount in force.....		\$74,065,750	\$727,716 80

Perpetual risks (not included above), \$31,844,207; premiums on same, \$686,407.16.
 Largest amount in any one hazard, \$60,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire	\$171,434 92
Amount loaned to officers and directors.....	1,200 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$765,814 00
Gross premiums received.....	6,857 57
Losses paid.....	3,507 26
Losses incurred	2,247 45

GLENS FALLS INSURANCE COMPANY.

Organized under the laws of the state of New York. President, J. S. CUNNINGHAM; Secretary, R. A. LITTLE. Incorporated May, 1849. Commenced business May, 1850. Home office, corner Glen and Bay streets, Glens Falls, N. Y.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for	\$200,000 00
Amount of capital paid up in cash	200,000 00
Amount of net ledger assets December 31 of previous year.....	\$2,896,188 71
Extended at	\$2,896,188 71

II.—INCOME DURING YEAR.

	Fire.	
Gross premiums written and renewed during the year.....	\$949,171 69	
Deduct reinsurance, rebate, abatement, and return premiums.....	159,721 17	
Received for premiums other than perpetuals.....		\$789,450 52
Rents from company's property	\$1,735 79	
Interest on real-estate mortgage loans, \$68,807.51; on other collateral loans, \$1,440.....	70,247 51	
Interest and dividend on stocks and bonds, \$81,567.77; from all other sources, \$——	92,096 33	
Total rents and interest.....		164,079 63
Profit on sale or maturity of ledger assets during the year over book values (error in last statement)		227 39
From all other sources, viz.: Agents' accounts changed to ledger assets		75,622 21
Real estate sold over valuation, \$7,900, less reduction in real estate bought, \$3,100; and agents' accounts, profit and loss, \$1,211.52.....		3,588 48
Total income during the year.....		\$1,032,968 23
Total footings.....		\$3,929,156 94

III.—DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including \$46,796 occurring in previous years).....	\$469,256 16	
Deduct amounts received for salvages (on losses of the last or of previous years), \$567.68; and from reinsurance in other companies, \$48,239.59.....	48,807 27	
Net amount paid during the year for losses.....		\$420,448 89
Paid stockholders for interest or dividends (amount declared during the year) ..		60,000 00
Commissions or brokerage to agents, less received on reinsurances		164,625 71
Salaries, fees, and all other charges: Officers, \$13,500; clerks, \$17,950; other employees, \$33,069.06.....		64,519 06
Taxes on premiums, \$19,068.55; on real estate, \$958.14; on other investments, \$15,403.55		35,430 54

Insurance-department fees and agents' licenses, \$4,358.92; municipal licenses, \$676.16; tax on franchise, \$787.10.....	\$5,822 18
Advertising, printing, and stationery, \$13,768.59; legal expenses, \$2,909.73; repairs and expenses on real estate, \$586.15; miscellaneous, \$16,634.42.....	63,898 89
Premiums paid on bonds bought.....	12,300 00
Total expenditures during the year.....	\$827,045 27
Balance.....	\$3,102,111 67

IV.—LEDGER ASSETS.

Book value of real estate.....	\$40,950 00
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	1,277,252 64
Loans secured by pledge of bonds, stocks, or other collaterals.....	24,000 00
Book value of bonds excluding interest.....	1,444,124 75
Cash in company's office.....	2,273 29
Deposited in banks.....	232,493 01
Bills receivable, \$1,366.90; agents' debit balances, \$79,651.08; total.....	81,017 98
Total net ledger assets.....	\$3,102,111 67

NON-LEDGER ASSETS.

Interest due (\$10,458.45) and accrued (\$574) on mortgages.....	\$11,032 45
Interest due (\$—) and accrued (\$6,533.33) on bonds and stocks.....	8,688 86
Interest accrued on collateral loans.....	500 00
Total.....	20,221 31
Market value (not including interest) of bonds and stocks over book value.....	99,600 00
Gross assets.....	\$3,221,932 98
Contingent depreciation in mortgage loans.....	20,000 00
Total admitted assets.....	\$3,201,932 98

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$14,157 36
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	26,787 00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	7,700 00
Total amount of claims for losses.....	\$48,644 36
Deduct reinsurance due or accrued.....	3,492 66
Net amount of unpaid losses.....	\$45,151 70
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$339,336.98; unearned premiums (50 per cent.).....	\$184,668 49
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,400,450.62; unearned premiums (<i>pro rata</i>).....	710,728 90
Total unearned premiums as computed above.....	\$95,396 69
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	10,000 00
Total amount of all liabilities.....	\$950,548 39
Joint-stock capital actually paid up in cash.....	\$200,000 00
Divisible surplus.....	2,051,384 59
Total.....	\$3,201,932 98

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$176,797,975	\$1,904,440 98
Written or renewed during the year.....	91,027,340	949,171 69
Totals.....	\$267,825,315	\$2,853,612 67
Deduct those expired and marked off as terminated.....	90,304,546	976,262 58
In force at the end of the year.....	\$177,520,769	\$1,877,350 09
Deduct amount reinsured.....	9,375,644	107,562 49
Net amount in force.....	\$168,145,125	\$1,769,787 60

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$415,795 00
Amount of the company's stock owned by the directors, at par value.....	72,730 00
Amount loaned to officers and directors.....	10,000 00
The amount of "special reserve fund," according to law, deposited with the insurance department of the state of New York.....	200,000 00
The amount of "guaranty surplus fund," as provided for by law.....	200,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$1,884,955 00
Gross premiums received.....	18,263 87
Losses paid.....	5,895 82
Losses incurred.....	5,895 82

GREENWICH INSURANCE COMPANY.

Organized under the laws of the state of New York. President, MASON A. STONE; Assistant Secretary, WALTER B. WARD. Incorporated May 5, 1834. Commenced business January 1, 1835. Home office, 161 Broadway, New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$200,000 00
Amount of capital paid up in cash.....	200,000 00
Amount of net ledger assets December 31 of previous year.....	\$1,153,587 49
Extended at.....	1,153,587 49

II.—INCOME DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$149,138 05	\$9,222 78	
Deduct amount of same not collected.....	20,584 34	192 19	
Net collected	\$128,553 71	\$9,030 59	
Gross premiums written and renewed during the year, ...	1,249,092 34	152,997 76	
Totals.....	\$1,377,646 05	\$162,028 35	
Deduct gross premiums and bills in course of collection at this date.....	190,005 72	6,088 15	
Entire premiums collected during the year.....	\$1,187,640 33	\$155,940 20	
Deduct reinsurance, rebate, abatement, and return premiums.....	277,833 07	14,743 93	
Received for premiums other than perpetuals....	\$909,807 26	\$141,196 27	\$1,051,003 53
Rents from company's property, including \$12,000 for company's use of own buildings.....		\$16,562 49	
Interest on collateral loans.....		20 58	
Interest and dividends on stocks and bonds, \$46,143.17; from other sources, \$58.41; total.....		46,201 58	
Total rents and interest.....			62,784 65
From all other sources, viz.: Taxes refunded.....			661 29
Total income during the year.....			\$1,114,449 47
Total footings			\$2,268,036 96

III.—DISBURSEMENTS DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross amount paid for losses (including \$106,826.13 occurring in previous years)	\$560,848 87	\$127,314 72	
Deduct amounts received for salvages (on losses of the last or of previous years), \$10,295.47; and from reinsurance in other companies, \$76,248.10; total..	71,832 97	14,710 60	
Net amount paid during the year for losses.....	\$489,015 90	\$112,604 12	\$601,620 02
Paid stockholders for interest or dividends (amount declared during the year)...			20,000 00
Commissions or brokerage to agents, less received on reinsurances.....			205,617 98
Rents.....			12,000 00
Salaries, fees, and other charges, officers, clerks, and other employees.....			127,979 96
Taxes on premiums, \$13,332.80; on real estate, \$3,244.71; total.....			16,577 51
Insurance-department fees and agents' licenses.....			12,579 06
Advertising, printing, and stationery, \$20,628.80; repairs and expenses on real estate, \$1,033.57; furniture and fixtures, \$1,043.55; miscellaneous, \$78,135.24; total.....			100,841 16
Loss on sales or maturity of ledger assets, \$885.12; other disbursements, viz.: Internal revenue, \$3,281.09; total.....			4,169 21
Total expenditures during the year.....			\$1,101,384 90
Balance.....			\$1,168,652 06

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$127,500 00
Book value of bonds excluding interest, \$367,772.50; and stocks, \$552,606.81; total.....	920,379 31
Cash in company's office	11,599 73
Deposited in banks.....	76,045 89
Bills receivable, \$28,273.43; agents' debit balances, \$6,992.07; total...	33,265 50
Total.....	\$1,168,750 43
Deduct all other liabilities	2,098 37
Total net ledger assets	\$1,166,652 06

NON-LEDGER ASSETS.

Interest due on bonds and stocks.....	\$437 50	
Market value of real estate over book value	72,500 00	
Market value (not including interest) of bonds and stocks over book value.....	195,465 69	
Gross premiums in course of collection December 31 not more than three months due.....	\$187,256 07	
Deduct cost of collection, commission, and brokerage	35,000 00	
Net amount of uncollected premiums not more than three months due		152,256 07
Gross premiums in course of collection December 31 more than three months due, \$8,837.80.		
Gross assets.....	\$1,587,311 32	
Deduct other assets not admitted.....	5,000 00	
Total admitted assets	\$1,582,311 32	

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$15,431 13	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	156,295 27	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	38,182 84	
Total amount of claims for losses.....	\$209,909 24	
Deduct reinsurance due or accrued.....	27,279 93	
Net amount of unpaid losses.....		\$182,629 26
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$567,530.19; unearned premiums (50 per cent.)	\$283,765 10	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$726,917.71; unearned premiums (<i>pro rata</i>).....	407,134 63	
Gross premiums (less reinsurance), including both cash and bills, received and receivable upon all unexpired inland navigation risks, \$80,694.62; unearned premiums (50 per cent.).....	40,347 31	
Total unearned premiums as computed above		731,247 04
Amount reclaimable by the insured on perpetual fire-insurance policies, being 90 per cent. of the premium or deposit received.....		931 50
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		5,000 00
Return premiums.....	\$14,094 06	
All other liabilities, viz.: Contingencies.....	5,000 00	
		19,094 06
Total amount of all liabilities.....		\$938,901 86
Joint-stock capital actually paid up in cash.....	\$200,000 00	
Divisible surplus.....	443,409 46	
		643,409 46
Total.....		\$1,582,311 32

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>M. & I. risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1897.....	\$223,112,806	\$1,329,722 23	\$2,370,911	\$92,202 98
Written or renewed during the year, ...	172,049,846	1,249,092 34	43,161,316	152,997 76
Totals.....	\$395,162,652	\$2,578,814 57	\$46,032,227	\$245,200 74
Deduct those expired and marked off as terminated.....	158,198,692	1,111,956 05	43,615,077	163,642 99
In force at the end of the year... ..	\$236,963,960	\$1,466,858 52	\$2,417,150	\$81,557 75
Deduct amount reinsured in companies licensed in New York only..	22,679,822	171,375 62	32,750	863 13
Net amount in force.....	\$214,284,138	\$1,295,482 90	\$2,384,400	\$80,694 62

Largest amount in any one hazard, \$40,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$510,119.11; marine and inland, \$131,250.97; total.....	\$641,370 08
Amount of the company's stock owned by the directors, at par value.....	78,525 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$95,235 00
Gross premiums received.....	813 22
Losses paid.....	480 96
Losses incurred.....	477 96
Amount at risk.....	266,485 00

HANOVER FIRE INSURANCE COMPANY.

Organized under the laws of the state of New York. President, I. REMSEN LANE; Secretary, CHARLES L. ROE. Incorporated April, 1852. Commenced business April, 1852. Home office, 34 Pine street, New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for.....	\$1,000,000 00
Amount of capital paid up in cash.....	1,000,000 00
Amount of net ledger assets December 31 of previous year.....	\$2,622,367 27
Extended at.....	2,622,367 27

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$250,512 36
Deduct amount of same not collected.....	5,589 01
Net collected.....	\$244,923 35
Gross premiums written and renewed during the year.....	1,722,202 72
Total.....	\$1,967,126 07
Deduct gross premiums and bills in course of collection at this date,	208,216 26
Entire premiums collected during the year.....	\$1,758,909 81
Deduct reinsurance, rebate, abatement, and return premiums.....	309,433 12
Received for premiums other than perpetuals.....	\$1,449,476 69
Rents from company's property, including \$12,000 for company's use of own buildings.....	\$28,389 70
Interest on real-estate mortgage loans, \$350; on other collateral loans, \$1.85.....	431 85
Interest and dividends on stocks and bonds.....	94,303 19
Total rents and interest.....	123,129 74
Profit on sale or maturity of ledger assets during the year over book values.....	23,571 25
Total income during the year.....	\$1,596,177 68
Total footings.....	\$4,218,544 95

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$192,636.41 occurring in previous years).....	<i>Fire.</i> \$1,031,062 82
Deduct amounts received for salvages (on losses of the last or of previous years), \$8,661.83; and from reinsurance in other companies, \$9,184.43.....	97,546 26
Net amount paid during the year for losses.....	\$933,516 56
Paid stockholders for interest or dividends (amount declared during the year) ..	100,000 00
Commissions or brokerage to agents, less received on reinsurances.....	262,421 53
Rents (including \$12,000 for company's use of own buildings).....	16,600 00
Salaries, fees, and all other charges: Officers, \$34,500; clerks, \$113,353.22; other employees, \$5,897.50.....	153,750 72
Taxes on premiums, \$27,731.90; on real estate, \$4,718.47; internal revenue, \$4,691.34; insurance-department fees and agents' licenses, \$13,159.78.....	50,301 49
Advertising, printing, and stationery, \$22,555.67; legal expenses, \$174.11; repairs and expenses on real estate, \$3,046.11; furniture and fixtures, \$61,033.37.....	87,109 26
Loss on sales or maturity of ledger assets.....	961 18
Total expenditures during the year.....	\$1,604,660 74
Balance.....	\$2,613,884 21

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$420,368 75
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	7,000 00
Book value of bonds excluding interest, \$1,078,611.15; and stocks, \$1,005,725.72.....	2,084,336 87
Cash in company's office.....	53,374 90
Deposited in banks.....	48,803 69
Total net ledger assets.....	\$2,613,884 21

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$29 16
Interest accrued on bonds and stocks.....	18,062 50
Rents due.....	485 75
Total.....	18,577 41
Market value of real estate over book value.....	29,631 25
Market value (not including interest) of bonds and stocks over book value.....	211,327 13

Gross premiums in course of collection December 31 not more than three months due.....	\$202,658 75	
Deduct cost of collection, commission, and brokerage	41,151 66	
Net amount of uncollected premiums not more than three months due.....		\$161,507 09
Gross premiums in course of collection December 31 more than three months due, \$5,557.51.		
Due from other companies on paid losses		213 53
Total admitted assets		\$3,035,140 62

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$100,363 01	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	69,166 19	
Losses resisted (not outlawned), including interest, costs and other expenses thereon	25,922 71	
Total amount of claims for losses.....	\$195,451 91	
Deduct reinsurance due or accrued.....	11,508 32	
Net amount of unpaid losses.....		\$183,943 59
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,011,526.33; unearned premiums (50 per cent.)..	\$505,763 16	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,192,662.31; unearned premiums (<i>pro rata</i>).....	628,349 82	
Total unearned premiums as computed above		1,134,112 98
Reinsurance premiums.....		11,372 62
Total amount of all liabilities.....		\$1,329,429 19
Joint-stock capital actually paid up in cash.....	\$1,000,000 00	
Divisible surplus	705,711 43	
		1,705,711 43
Total.....		\$3,035,140 62

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.	Fire risks.	Premiums.
In force December 31, 1897.....	\$210,487,767 60	\$2,363,344 70
Written or renewed in 1898.....	157,146,439 29	1,722,202 72
Totals.....	\$367,634,206 89	\$4,085,547 42
Deduct expirations and cancellations	155,003,964 01	1,755,677 70
In force December 31, 1898.....	\$212,630,242 88	\$2,329,869 72
Deduct amount reinsured.....	12,554,477 55	125,681 08
Net amount in force.....	\$200,075,765 33	\$2,204,188 64
Largest amount in any one hazard, \$100,000.		

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$906,740 54
Amount of the company's stock owned by the directors, at par value, January 9, 1899.....	187,950 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$940,567 00
Gross premiums received	14,082 11
Losses paid.....	6,395 51
Losses incurred.....	5,714 26
Amount at risk.....	4,787,894 00

HARTFORD FIRE INSURANCE COMPANY.

Organized under the laws of the state of Connecticut. President, GEORGE L. CHASE; Secretary, P. C. ROYCE. Incorporated May, 1810. Commenced business August, 1810. Home office, 53 Trumbull street, Hartford, Conn.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$3,000,000; subscribed for.....	\$1,250,000 00
Amount of capital paid up in cash.....	1,250,000 00
Amount of net ledger assets December 31 of previous year.....	\$9,911,482 43
Extended at.....	9,911,482 43

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire. \$500,000 00
Deduct amount of same not collected.....	20,000 00
Net collected.....	\$480,000 00
Gross premiums written and renewed during the year.....	7,461,898 20
Total.....	\$7,941,898 20
Deduct gross premiums and bills in course of collection at this date,	480,000 00.
Entire premiums collected during the year.....	\$7,461,898 20
Deduct reinsurance, rebate, abatement, and return premiums.....	1,736,316 77
Received for premiums other than perpetuals.....	\$5,725,581 43
Rents from company's property.....	\$10,842 84
Interest on real-estate mortgage loans, \$84,490.74; on other collateral loans, \$690.....	85,180 74
Interest and dividends on stocks and bonds, \$308,733.22; from all other sources, \$10,217.06.....	318,950 28
Total rents and interest.....	414,973 86
From all other sources, viz.: Conscience money.....	600 00
Total income during the year.....	\$6,141,155 29
Total footings.....	\$16,052,637 72

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$465,963.82 occurring in previous years).....	Fire. \$1,035,517 41
Deduct amounts received from reinsurance in other companies.....	634,361 95
Net amount paid during the year for losses.....	\$3,447,155 46
Paid stockholders for interest or dividends (amount declared during the year)...	400,000 00
Commissions or brokerage to agents, less received on reinsurances.....	944,809 67
Salaries, fees, and all other charges: Officers, \$26,726.70; clerks, \$221,768.46; other employees, \$244,969.66.....	493,464 82
Taxes on premiums, \$111,642.38; on real estate, \$5,635.74.....	117,328 12
Insurance-department fees and agents' licenses, \$27,073.66; municipal licenses, \$12,005.92; internal revenue, \$10,175.40.....	49,254 98
Advertising, printing, and stationery, \$53,549.18; legal expenses, \$4,139.56; miscellaneous, \$116,068.55.....	473,757 29
Loss on sales of bonds and stocks marked off.....	23,705 61
Agency balances marked off, \$1,064.39; decrease in reinsurance deposit, \$914.65....	4,979 04
Total expenditures during the year.....	\$5,954,454 99
Balance.....	\$10,098,182 73

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$730,036 33
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	1,509,700 00
Loans secured by pledge of bonds, stocks, or other collaterals.....	14,800 00
Book value of bonds excluding interest, \$4,919,933.28; and stocks, \$1,392,289.65.....	6,312,222 93
Cash in company's office.....	75,266 21
Deposited in banks.....	814,927 34
Agents' debit balances.....	611,898 92
Printing plant.....	29,331 00
Total net ledger assets.....	\$10,098,182 73

NON-LEDGER ASSETS.

Interest due (\$66.66) and accrued (\$26,809.51) on mortgages.....	\$26,876 17	
Interest accrued on collateral loans.....	66 46	
Rents due on company's property or lease.....	3,194 94	
Total.....		\$30,137 57
Market value (not including interest) of bonds and stocks over book value.....		661,834 27
Gross premiums in course of collection December 31 not more than three months due.....	\$480,000 00	
Deduct cost of collection, commission, and brokerage.....	72,000 00	
Net amount of uncollected premiums not more than three months due.....		408,000 00
Gross assets.....		\$11,198,154 57
Depreciation from book values of above net ledger assets to bring same to market value: Real estate.....		14,494 57
Total admitted assets.....		\$11,183,659 90

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$210,257 46	
Losses in process of adjustment, or in supense, including all reported and supposed losses.....	259,817 39	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	50,677 16	
Total amount of claims for losses.....		\$520,752 01
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,197,753.70; unearned premiums (fifty per cent.).....	\$2,098,876 85	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$5,503,752.45; unearned premiums (<i>pro rata</i>).....	2,855,120 37	
Total unearned premiums as computed above.....		4,953,997 22
Total amount of all liabilities.....		\$5,474,749 23
Joint-stock capital actually paid up in cash.....	\$1,250,000 00	
Divisible surplus.....	4,458,910 67	
		5,708,910 67
Total.....		\$11,183,659 90

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year.....	\$790,555,193	\$9,554,422 97
Written or renewed during the year.....	646,805,244	7,461,898 20
Totals.....	\$1,437,360,437	\$17,016,321 17
Deduct those expired and marked off as terminated.....	584,244,080	7,243,784 13
In force at the end of the year.....	\$853,116,357	\$9,772,537 04
Deduct amount reinsured.....	5,097,507	71,030 89
Net amount in force.....	\$848,018,850	\$9,701,506 15

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$3,457,158 08
Amount of the company's stock owned by the directors, at par value.....	192,900 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$6,217,430 00
Gross premiums received.....	82,858 45
Losses paid.....	54,550 92
Losses incurred.....	55,623 22

HOME INSURANCE COMPANY.

Organized under the laws of the state of New York. President, DANIEL A. HEALD; Secretaries, THOMAS B. GREENE and ARENUAH M. BURTIS. Incorporated April, 1853. Commenced business April 13, 1853. Home office, 119 Broadway, New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$3,000,000; subscribed for.....		\$3,000,000 00
Amount of capital paid up in cash		3,000,000 00
Amount of net ledger assets December 31 of previous year	\$10,368,261 18	
Extended at		10,368,261 18

II.—INCOME DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$165,715 62	\$51,172 15	
Gross premiums written and renewed during the year, ...	5,518,953 34	373,226 16	
Totals.....	\$5,684,668 96	\$424,398 31	
Deduct gross premiums and bills in course of collection at this date.....	164,216 00	76,319 89	
Entire premiums collected during the year.....	\$5,520,452 96	\$348,078 42	
Deduct reinsurance, rebate, abatement, and return premiums.....	1,464,446 74	156,914 35	
Received for premiums other than perpetuals.....	\$4,056,006 22	\$191,164 07	\$4,247,170 29
Rents from company's property, including \$10,000 for company's use of own buildings.....		\$153,674 44	
Interest on real-estate mortgage loans, \$16,421.30; on other collateral loans, \$6,281.78		22,703 08	
Interest and dividends on stocks and bonds, \$356,439.80; from all other sources, \$4,227.73.....		360,667 53	
Total rents and interest.....			537,045 05
Profit on sale or maturity of ledger assets during the year over book values.....			43,507 75
From all other sources.....			7,659 54
Total income during the year.....			\$4,835,382 63
Total footings.....			\$15,203,643 81

III.—DISBURSEMENTS DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross amount paid for losses (including \$526,293.95 occurring in previous years)	\$2,721,932 36	\$226,350 59	
Deduct amounts received for salvages (on losses of the last or of previous years), \$31,851.95; and from reinsurance in other companies, \$631,187.35.....	557,943 71	105,095 62	
Net amount paid during the year for losses.....	\$2,163,988 65	\$121,254 97	\$2,285,243 62
Paid stockholders for interest or dividends (amount declared during the year....			300,000 00
Commissions or brokerage to agents, less received on reinsurances.....			792,090 51
Salary and all other compensation of president, \$25,000; two vice-presidents, \$37,500; two secretaries, \$14,500; other officers, \$17,750; home-office employees, \$177,649.56; other employees, \$138,943.55.....			411,343 11
Rents (including \$10,000 for company's use of own buildings).....			50,946 58
Taxes on premiums, \$72,974.55; on real estate, \$20,422.54; internal-revenue tax, \$13,534.51			106,931 60
Insurance-department fees and agents' licenses, \$16,418.48; municipal licenses, \$6,640.77; tax on franchise, \$1,503.....			24,562 25
Advertising, printing, and stationery, \$70,498.93; legal expenses, \$1,866.80; repairs and expenses on real estate, \$45,880.25; miscellaneous, \$259,556.96			377,802 94
Loss on sales or maturity of ledger assets, \$1,773.75; profit and loss, \$113,279.11.....			115,052 86
Total expenditures during the year.....			\$4,463,973 47
Balance.....			\$10,739,670 34

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$1,759,249 74	
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	248,498 33	
Loans secured by pledge of bonds, stocks, or other collaterals	121,625 00	
Book value of bonds excluding interest, \$3,738,509.33; and stocks, \$3,977,368.49	7,715,877 82	
Deposited in banks	594,130 72	
Bills receivable, \$1,851.85; agents' debit balances, \$304,020.55	305,872 40	
Total.....	\$10,745,254 01	
Deduct agents' credit balances	5,583 67	
Total net ledger assets		\$10,739,670 34

NON-LEDGER ASSETS.

Interest due (\$3,489.75) and accrued (\$5,432.20) on mortgages	\$8,921 95	
Interest accrued on bonds and stocks	39,803 20	
Interest accrued on collateral loans	124 38	
Interest accrued on other assets	1,184 65	
Total		\$50,034 18
Market value (not including interest) of bonds and stocks over book value		1,168,650 53
Gross premiums in course of collection December 31 not more than three months due	\$239,547 58	
Deduct cost of collection, commission, and brokerage	40,153 62	
Net amount of uncollected premiums not more than three months due		199,393 96
Gross premiums in course of collection December 31 more than three months due, \$983.31.		
Gross assets		\$12,157,749 01

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$5,606 42	
Bills receivable, past due	245 90	
Depreciation from book values of above net ledger assets to bring same to market value: Bonds and stocks	30,885 52	
Total		36,737 84
Total admitted assets		\$12,121,011 17

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$135,638 62	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	587,004 72	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	45,909 11	
Total amount of claims for losses	\$768,552 45	
Deduct reinsurance due or accrued	332,905 00	
Net amount of unpaid losses		\$435,647 45
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,682,192; unearned premiums (50 per cent.)	\$1,341,096 00	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$5,194,429; unearned premiums (<i>pro rata</i>)	2,567,667 00	
Gross premiums (less reinsurance), including both cash and bills, received and receivable upon all unexpired inland navigation risks, \$166,865; unearned premiums (50 per cent.)	83,433 00	
Gross premiums (less reinsurance), cash and bills, received and receivable upon all unexpired marine risks (— per cent. on time hulls)	56,381 00	
Total unearned premiums as computed above		4,048,577 00
Reinsurance premiums		208,984 36
Total amount of all liabilities		\$4,693,208 81
Joint-stock capital actually paid up in cash		3,000,000 00
Divisible surplus		4,427,802 36
Total		\$12,121,011 17

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>M. & I. risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year	\$935,317,514	\$8,899,167 00	\$10,819,445	\$239,547 00
Written or renewed during the year ..	639,744,106	5,518,953 34	90,563,230	373,226 16
Totals	\$1,575,061,620	\$14,418,120 34	\$101,382,675	\$612,773 16
Deduct those expired and marked off as terminated	666,553,001	6,038,070 34	88,014,247	332,343 16
In force at the end of the year ...	\$908,508,619	\$8,380,050 00	\$13,368,428	\$280,430 00
Deduct amount reinsured	106,634,917	503,429 00	2,711,971	57,184 00
Net amount in force	\$801,873,702	\$7,876,621 00	\$10,656,457	\$223,246 00

Largest amount written on any one risk, not deducting reinsurance, \$175,000.

GENERAL INTERROGATORIES.

Amount of instalment notes owned and held by the company	\$715,517 89
Losses incurred during the year: Fire, \$2,133,828.80; marine and inland, \$160,058.12; tornado, \$31,474.89	2,325,361 81
Amount of the company's stock owned by the directors, at par value	135,400 00
Amount loaned to directors, \$37,800; loaned to stockholders not officers, \$10,600; total	48,400 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written	\$11,619,389 00
Gross premiums received	110,854 53
Losses paid	36,384 72
Losses incurred	48,838 62
Amount at risk	14,563,742 00

INSURANCE COMPANY OF NORTH AMERICA.

Organized under the laws of the state of Pennsylvania. President, CHARLES PLATT; Secretary and Treasurer, GREVILLE E. FRYER. Incorporated April 14, 1794. Commenced business as an association in 1792. Home office, 232 Walnut street, Philadelphia.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$3,000,000; subscribed for	\$3,000,000 00
Amount of capital paid up in cash	3,000,000 00
Amount of net ledger assets December 31 of previous year	\$5,613,757 06
Extended at	8,613,757 06

II.—INCOME DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$543,198 05	\$355,186 83	
Gross premiums written and renewed during the year, ...	4,578,044 20	2,452,226 09	
Total	\$5,121,242 25	\$2,807,412 92	
Deduct gross premiums and bills in course of collection at this date	428 146 83	581 293 59	
Entire premiums collected during the year	\$4,693,095 42	\$2,226,119 33	
Deduct reinsurance, rebate, abatement, and return premiums	909,805 88	601,000 26	
Received for premiums other than perpetuals	\$3,783,289 54	\$1,625,119 07	\$5,408,408 61
Deposit premiums, received on perpetual risks			13,425 71
Rents from company's property, including nothing for company's use of own buildings		\$9,365 36	
Interest on real-estate mortgage loans, \$127,312.91; on other collateral loans, \$1,069.45; total		128,382 36	
Interest and dividends on stocks and bonds, \$245,407.31; from all other sources, \$10,783.16; total		256,195 47	
Total rents and interest			393,943 19
Profit on sale or maturity of ledger assets during the year over book values			4,288 05
From all other sources, viz.: Perpetual permits, transfer fees, and earned deposits, \$2,143.18; from wrecking company, \$9,119.46; and dividends from bad debts charged to profit and loss in previous years, etc., \$35.24; total			11,297 88
Total income during the year			\$5,831,363 44
Total footings			\$14,445,120 50

III.—DISBURSEMENTS DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross amount paid for losses	\$2,320,348 23	\$2,133,824 11	
Deduct amounts received for salvages (on losses of the last or of previous years), \$215,076.35; and from reinsurance in other companies, \$585,007.77; total	136,915 72	663,168 40	
Net amount paid during the year for losses	\$2,183,432 51	\$1,470,655 71	\$3,654,088 22
Deposit premiums returned			16,791 31
Paid stockholders for interest or dividends (amount declared during year)			360,000 00
Commissions or brokerage to agents			1,009,296 43
Salaries, fees, and all other charges, officers, clerks, agents, and all other employees			287,077 11
Taxes on premiums (including U. S. tax), \$115,706.47; on real estate, \$5,551.97; total			121,258 44
Tax on franchise			22,311 56
All other payments and expenditures, viz.: Advertising, postage, stationery, traveling expenses, insurance-department fees, agents' licenses, municipal licenses, repairs and expenses on real estate, etc			333,248 65
Bad debts, etc., charged off, \$8,752.51; net reduction in book value of sundry investments, \$13,065.20; total			21,817 71
Total expenditures during the year			\$5,825,889 43
Balance			\$8,619,231 07

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$596,477 02	
Mortgage loans on real estate, first liens.....	2,337,009 20	
Loans secured by pledge of bonds, stocks, or other collaterals.....	16,500 00	
Book value of bonds excluding interest, \$4,782,600; and stocks, \$73,950; total.....	4,856,550 00	
Cash deposited in bank.....	737,422 75	
Bills receivable, \$69,541.59; agents' debit balances, \$906,898.83; book accounts, \$85,772.15; reinsurance claims on losses paid (marine), \$43,932.21; total.....	129,704 36	
Total.....	\$8,673,663 33	
Deduct agents' credit balances, \$4,986.80; all other, \$49,445.46; total.....	54,432 26	
Total net ledger assets.....		\$8,619,231 07

NON-LEDGER ASSETS.

Interest due (\$27,750.90) and accrued (\$21,514.25) on mortgages.....	49,265 15	
Market value (not including interest) of bonds and stocks over book value.....	474,120 00	
Gross premiums in course of collection December 31 not more than three months due.....	\$1,009,440 42	
Deduct cost of collection, commission, and brokerage.....	33,000 00	
Net amount of uncollected premiums not more than three months due.....	976,440 42	
Gross assets.....		\$10,119,056 64

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned.....	\$39,000 00	
Bills receivable, past due.....	874 67	
Total.....		39,874 67
Total admitted assets.....		\$10,079,181 97

V.—NON-LEDGER LIABILITIES.

	<i>Fire.</i>	<i>Marine.</i>	
Losses adjusted and unpaid, due and to become due..	\$95,118 48		
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	221,414 23	\$426,300 00	
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	32,378 63		
Total amount of claims for losses.....	\$348,911 34	\$426,300 00	
Deduct reinsurance due or accrued, \$21,098.42; and salvage claims, \$89,100.....	21,098 42	89,100 00	
Net amount of unpaid losses.....	\$327,812 92	\$337,200 00	\$665,012 92
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, \$2,506,479.14; unearned premiums (50 per cent. .).....		\$1,253,239 57	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$3,178,735.30; unearned premiums (<i>pro rata</i>).....		1,642,254 09	
Gross premiums (less reinsurance), including both cash and bills, received and receivable upon all unexpired inland navigation risks; unearned premiums (100 per cent.).....		254,621 13	
Gross premiums (less reinsurance), cash and bills, received and receivable upon all unexpired marine risks (100 per cent. on time hulls).....			
Total unearned premiums as computed above.....			3,150,114 79
Amount reclaimable by the insured on perpetual fire-insurance policies, being 90 and 95 per cent. of the premium or deposit received.....			777,372 95
Total amount of all liabilities.....			\$4,592,500 66
Joint-stock capital actually paid up in cash.....	\$3,000,000 00		
Divisible surplus.....	2,526,555 98		
			5,526,555 98
Total.....			\$10,119,056 64

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>M. & I. risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$629,705,701	\$3,028,911 95	\$5,268,877	\$253,512 33
Written or renewed during the year.....	551,432,659	4,578,044 20	410,646,998	2,452,226 09
Totals.....	\$1,181,138,360	\$10,606,956 15	\$415,915,875	\$2,705,738 42
Deduct those expired and marked off as terminated.....	560,692,999	4,649,024 45	410,579,077	2,451,117 29
In force at the end of the year....	\$629,445,361	\$5,957,931 70		
Deduct amount reinsured.....	27,920,347	272,717 26		
Net amount in force.....	\$592,525,014	\$5,685,214 44	\$5,336,798	\$254,621 13

Perpetual risks (not included above), \$33,913,186.50; premiums on same, \$854,357.62.
Largest amount written on any one risk, not deducting reinsurance. No fixed amount; probably \$100,000.

Perpetual risks in force on the 31st of December of the preceding year.....	<i>Am't. risks.</i> \$34,049,227 26	<i>Total deposits.</i> \$857,723 22
Perpetual risks written during the year.....	542,386 22	13,425 71
Totals.....	\$34,591,613 48	\$871,148 93
Deduct those marked off as canceled.....	675,426 98	16,791 31
In force December 31, 1893.....	\$33,913,186 50	\$854,357 62

Largest amount in any one hazard. No fixed amount; probably \$25,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$2,193,910.43; marine and inland, \$1,702,255.71; tornado, included in fire losses.....	\$3,896,166 14
Total amount of the company's stock owned by the directors, at par value.....	105,440 00
Total amount loaned to stockholders not officers.....	6,500 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written.....	\$2,498,224 00	\$346,033 00	\$2,844,257 00
Gross premiums received.....	36,900 18	2,406 83	39,307 01
Losses paid.....	7,602 88	357 05	7,959 93
Losses incurred.....	11,611 25	357 05	11,968 30

Amount at risk, \$2,905,764.

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Organized under the laws of the state of Pennsylvania. President, GEO. G. CROWELL; Secretary, A. B. EARLE. Incorporated April 18, 1794. Commenced business November 5, 1794. Home office, 136 and 138 South Fourth street, Philadelphia.

I.—CAPITAL STOCK.

Amount of capital stock authorized, ———; subscribed for.....	\$200,000 00
Amount of capital paid up in cash.....	200,000 00
Amount of net ledger assets December 31 of previous year.....	\$662,722 92
Less error in ledger assets last year.....	4,259 19
Extended at.....	658,463 73

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$42,907 08	
Net collected.....	\$42,907 08	
Gross premiums written and renewed during the year.....	347,675 40	
Total.....	\$390,582 48	
Deduct gross premiums and bills in course of collection at this date,.....	41,737 04	
Entire premiums collected during the year.....	\$348,845 44	
Deduct reinsurance, rebate, abatement, and return premiums.....	93,813 17	
Received for premiums other than perpetual risks.....		\$255,032 27
Deposit premiums, received on perpetual risks.....		10,631 20
Rents from company's property, including \$5,000 for company's use of own buildings.....	\$19,799 54	
Interest on real-estate mortgage loans.....	2,621 00	
Interest and dividends on stocks and bonds.....	7,315 61	
Total rents and interest.....		29,766 15
Profit on sale or maturity of ledger assets during the year over book values, suspense account.....		486 10
From all other sources, viz.: Transfers, \$54.50; retained on perpetuals canceled, \$732.53; deposits earned by fire, \$128.53; borrowed money, \$25,000; total.....		25,915 56
Total income during the year.....		\$321,831 28
Total footings.....		\$980,295 01

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$31,987.37 occurring in previous years).....	Fire. \$208,495 16	
Deduct amounts received for salvages (on losses of the last or of previous years), \$4,760.55; and from reinsurance in other companies, \$31,815.08.....		36,575 63
Net amount paid during the year for losses.....		\$171,919 53
Deposit premiums returned.....		11,720 53
Paid stockholders for interest or dividends (amount declared during the year) ..		12,000 00
Maps, \$29.80; suspense account, \$4,071.34; total.....		4,101 14
Commissions or brokerage to agents, less received on reinsurances.....		68,291 89
Salary and all other compensation of president, \$6,000; secretary, \$2,500; home-office employees, \$7,900; total.....		16,400 00
Rents.....		5,000 00
Salaries and allowances to agents, \$12,894.70; profit and loss, \$2,400; total.....		15,294 70
Taxes on premiums, \$6,588.04; on real estate, \$3,773.37; on capital, \$660; total.....		11,021 41
Insurance-department fees and agents' licenses, \$988.48; municipal licenses, \$121.69; total.....		1,410 17
Advertising, printing, and stationery, \$1,857.28; adjusting, \$4,411.33; repairs and expenses on real estate, \$7,298.32; furniture and fixtures, \$145.67; miscellaneous, \$8,083.65; total.....		21,796 25
Revenue stamps.....		577 84
Perpetuals: Loss, \$8,935.28; adjusting, \$103.89; commissions, \$744.87; total.....		9,784 04
Total expenditures during the year.....		\$349,317 50
Balance.....		\$630,977 51

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$311,795 70	
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	47,200 00	
Book value of bonds excluding interest, \$161,669; and stocks, \$22,174.01.....	183,843 01	
Cash in company's office.....	1,944 83	
Deposited in bank.....	16,559 23	
Cash in hands of managers and agent.....	52,132 31	
Due from other companies on losses paid.....	\$6,721 72	
Book debts.....	125 00	
Reclaimable on perpetual reinsurance.....	8,602 39	
Geo. Gerham, receiver.....	90 07	
Bills receivable.....	15,539 18	
Total net ledger assets.....	1,963 25	\$630,977 51

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$1,050 38	
Interest due on salvage.....	4,728 00	
Rents due (\$2,287.50) and accrued (\$391.17), on company's property or lease.....	2,678 67	
Total.....		8,457 05
Market value of real estate over book value.....		37,213 67
Market value (not including interest) of bonds and stocks over book value.....		15,529 49
Gross premiums in course of collection December 31 not more than three months due.....	\$49,102 40	
Deduct cost of collection, commission, and brokerage.....	7,365 36	
Net amount of uncollected premiums, not more than three months due.....		41,737 04
Total admitted assets.....		\$733,914 76

V.—NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$6,455 35	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	13,795 50	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,425 00	
Net amount of unpaid losses.....		\$21,675 85
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$189,638.12; unearned premiums (50 per cent.).....	\$94,819 06	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$118,545.62; unearned premiums (<i>pro rata</i>).....	61,917 19	
Total unearned premiums as computed above.....		156,736 25
Amount reclaimable by the insured on perpetual fire-insurance policies, being 90 per cent. of the premium or deposit received.....		214,467 57
All other liabilities, viz.: Borrowed money.....		25,000 00
Total amount of all liabilities.....		\$417,879 67
Joint-stock capital actually paid up in cash.....	\$200,000 00	
Divisible surplus.....	116,035 09	
		316,035 09
Total.....		\$733,914 76

VI.—MISCELLANEOUS.

	RISKS AND PREMIUMS.	Fire risks.	Premiums.
In force on the 31st day of December of the previous year.....		\$31,604,387	\$398,408 97
Written or renewed during the year.....		31,927,707	347,675 40
Totals.....		\$63,532,094	\$746,084 37
Deduct those expired and marked off as terminated.....		31,443,982	373,781 92
In force at the end of the year.....		\$32,088,112	\$372,302 45
Deduct amount reinsured.....		6,189,716	64,118 71
Net amount in force.....		\$25,898,396	\$308,183 74

Perpetual risks (not included above), \$7,155,272; premiums on same, \$238,297.30.
Largest amount written on any one risk, not deducting reinsurance, \$5,000.

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$165,352 38
Total amount of the company's stock owned by the directors, at par value.....	27,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$593,058 00
Gross premiums received.....	7,285 57
Losses paid.....	2,555 99
Losses incurred.....	4,212 11
Amount at risk.....	743,663 00

MERCHANTS' INSURANCE COMPANY.

Organized under the laws of the state of New Jersey. President, G. LEE STOUT; Secretary, WILLIAM H. GUERIN. Incorporated February 18, 1858. Commenced business April 18, 1858. Home office, 776 and 778 Broad street, Newark, N. J.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for.....	\$400,000 00
Amount of capital paid up in cash.....	400,000 00
Amount of net ledger assets December 31 of previous year.....	\$1,329,481 02
Extended at.....	1,329,481 02

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement, less \$408.50 returned as not wanted.....	Fire. \$143,708 67	
Deduct amount of same not collected.....	6,448 24	
Net collected.....	\$137,260 43	
Gross premiums written and renewed during the year.....	1,231,602 42	
Total.....	\$1,368,862 85	
Deduct gross premiums and bills in course of collection at this date.....	153,233 51	
Entire premiums collected during the year.....	\$1,215,629 34	
Deduct reinsurance, rebate, abatement, and return premiums.....	298,218 17	
Received for premiums other than perpetuals.....		\$917,411 17
Rents from company's property.....	\$9,659 39	
Interest on real-estate mortgage loans, \$16,615.42; on other collateral loans, \$331.01.....	16,946 43	
Interest and dividends on stocks and bonds, \$36,436.75; from all other sources, \$2,197.35.....	38,634 10	
Total rents and interest.....		65,239 92
Profit on sale or maturity of ledger assets during the year over book values.....		54,683 54
Total income during the year.....		\$1,037,334 63
Total footings.....		\$2,366,815 65

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$80,205.19 occurring in previous years).....	Fire. \$574,368 44	
Deduct amounts received for salvages (on losses of the last or of previous years), \$9,149.12; and from reinsurance in other companies, \$35,688.32.....	44,837 44	
Net amount paid during the year for losses.....		\$529,531 00

Paid stockholders for interest or dividends (amount declared during the year)...	\$40,000 00
Commissions or brokerage to agents, less received on reinsurances.....	185,487 30
Salary and all other compensation of president, vice-president, secretary, other officers, and home-office employees.....	46,849 55
Taxes on premiums, \$26,709.19; on real estate, \$2,602.92; on other investments, \$84.21.....	30,146 32
Insurance-department fees and agents' licenses, \$4,528; municipal licenses, \$1,150.59.....	5,678 59
Advertising, printing, and stationery, \$8,721.12; legal expenses, \$2,041.87; repairs and expenses on real estate, \$1,886.72; miscellaneous, \$20,367.17.....	33,016 88
Loss on sales or maturity of ledger assets: Columbian Fire Insurance Company adjustment, \$3,956.27; fire premiums, etc., marked off, \$352.85.....	4,309 12
Total expenditures during the year.....	\$992,785 34
Balance.....	\$1,374,030 31

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$182,606 35
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	401,100 00
Loans secured by pledge of bonds, stocks, or other collaterals.....	32,000 00
Book value of bonds excluding interest, \$679,812.50; and stocks, \$15,000,.....	694,812 50
Cash in company's office.....	18,595 36
Deposited in banks.....	44,916 10
Total net ledger assets.....	\$1,374,030 31

NON-LEDGER ASSETS.

Interest due (\$393.04) and accrued (\$4,469.55) on mortgages.....	\$5,362 59
Interest accrued on bonds and stocks.....	3,610 34
Interest accrued on collateral loans.....	208 90
Rents due (\$90) and accrued (\$20) on company's property or lease..	290 00
Total.....	\$9,471 83
Market value of real estate over book value.....	33,987 83
Market value (not including interest) of bonds and stocks over book value.....	128,647 50
Gross premiums in course of collection December 31 not more than three months due.....	\$151,438 26
Deduct cost of collection, commission, and brokerage.....	22,256 00
Net amount of uncollected premiums not more than three months due.....	129,182 26
Gross premiums in course of collection December 31 more than three months due, 8.213.49.....	
Due from other companies for reinsurance on losses already paid.....	3,609 86
Gross assets.....	\$1,678,929 59
Deduct balance Illinois National Bank, in liquidation.....	1,028 74
Total admitted assets.....	\$1,677,900 85

V.—NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$34,580 65
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	58,172 06
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	12,926 77
Total amount of claims for losses.....	\$105,679 48
Deduct reinsurance due or accrued.....	7,336 86
Net amount of unpaid losses.....	\$98,342 62
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$659,483.43; unearned premiums (50 per cent.).....	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$768,778.22; unearned premiums (<i>pro rata</i>).....	
Total unearned premiums as computed above.....	732,158 79
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	7,828 85
Return premiums, \$20,880.96; and reinsurance premiums, \$14,861.28.....	35,742 24
Total amount of all liabilities.....	\$874,072 50
Joint-stock capital actually paid up in cash.....	\$400,000 00
Divisible surplus.....	403,828 35
Total.....	\$803,828 35
Total.....	\$1,677,900 85

VI.—MISCELLANEOUS.

	RISKS AND PREMIUMS.	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....		\$143,154,904	\$1,466,745 48
Written or renewed during the year.....		118,029,967	1,231,602 42
Totals.....		\$261,184,871	\$2,698,347 90
Deduct those expired and marked off as terminated.....		106,335,332	1,134,057 79
In force at the end of the year.....		\$154,849,539	\$1,564,290 11
Deduct amount reinsured.....		14,376,109	136,028 46
Net amount in force.....		\$140,473,430	\$1,428,261 65

Largest amount written on any one risk, not deducting reinsurance, \$12,500.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$543,947.66; tornado, \$1,436.44; total.....	\$545,384 10
Amount of the company's stock owned by the directors, at par value.....	84,175 00
Amount loaned to officers and directors.....	32,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written.....	\$1,316,422 50	\$202,995 00	\$1,519,417 50
Gross premiums received.....	15,416 69	1,036 93	16,453 62
Losses paid.....	7,577 35	129 99	7,707 34
Losses incurred.....	9,246 15	136 99	9,383 14
Amount at risk.....	2,130,486 00	481,255 00	2,611,741 00

MILWAUKEE MECHANICS' INSURANCE COMPANY.

Organized under the laws of the state of Wisconsin. President, CHRISTIAN PREUSSER; Secretary, G. W. GROSSENBACK. Incorporated February 15, 1852. Commenced business April 1, 1852. Home office, 442 and 444 East Water street, Milwaukee, Wis.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$200,000 00
Amount of capital paid up in cash.....	200,000 00
Amount of net ledger assets December 31 of previous year.....	\$2,399,596 52
Extended at.....	2,399,596 52

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$137,018 81	
Net collected.....	\$137,018 81	
Gross premiums written and renewed during the year.....	1,143,313 59	
Total.....	\$1,280,332 40	
Deduct gross premiums and bills in course of collection at this date,	153,953 82	
Entire premiums collected during the year.....	\$1,126,378 58	
Deduct reinsurance, rebate, abatement, and return premiums.....	362,631 89	
Received for premiums other than perpetuals.....		\$763,746 69
Rents from company's property, including \$2,000 for company's use of own buildings.....	\$4,385 00	
Interest on real-estate mortgage loans.....	52,575 44	
Interest and dividends on stocks and bonds, \$39,966.12; from all other sources, \$1,629.96.....	41,596 08	
Total rents and interest.....		98,556 52
From all other sources, viz.: Increase in value of bonds and stocks.....		18,980 80
Total income during the year.....		\$881,284 01
Total footings.....		\$3,280,880 53

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$63,793.54 occurring in previous years).....	<i>Fire.</i> \$555,622 31	
Deduct amounts received for salvages (on losses of the last or of previous years), \$1,286.41; and from reinsurance in other companies, \$37,126.85.....		88,413 26
Net amount paid during the year for losses.....		\$467,209 05
Paid stockholders for interest or dividends (amount declared during the year) ..		80,000 00
Commissions or brokerage to agents, less received on reinsurances.....		146,953 77
Salary and all other compensation of president, \$5,500; secretary, \$6,000; other officers, \$12,649.98; home-office employees, \$10,710.....		34,859 98
Rents (including \$2,000 for company's use of own buildings).....		3,932 30
Salaries, fees, and all other charges: Employees.....		27,483 97
Taxes on premiums, \$36,436.24; on real estate, \$570.07.....		37,006 31
Insurance-department fees and agents' licenses, \$5,935.31; municipal licenses, \$2,805.50.....		8,740 81
Advertising, printing, and stationery, \$11,086 06; legal expenses, \$4,914.71; repairs and expenses on real estate, \$623.07; furniture and fixtures, \$274.45; miscellaneous, \$49,627.76.....		66,528 05
Loss on agents' balances, \$870.26; reserve to reinsurance company, \$10,685.50.....		11,555 76
Total expenditures during the year.....		\$884,320 00
Balance.....		\$2,396,560 53

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$56,500 00	
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	1,263,215 09	
Book value of bonds excluding interest, \$959,847.50; and stocks, \$4,789; total.....	964,636 50	
Cash in company's office.....	59,860 96	
Deposited in banks.....	52,347 98	
Total net ledger assets.....		\$2,396,560 53

NON-LEDGER ASSETS.

Interest due (\$20,880.88) and accrued (\$22,527.51) on mortgages.....	\$43,408 39	
Interest accrued on bonds and stocks.....	5,835 38	
Total.....		49,273 77
Gross premiums in course of collection December 31 not more than three months due.....	\$153,953 82	
Deduct cost of collection, commission, and brokerage.....	30,790 76	
Net amount of uncollected premiums not more than three months due.....		123,163 06
Total admitted assets.....		\$2,568,997 36

V.—NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$20,666 00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	48,307 00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	7,134 34	
Total amount of claims for losses.....	\$76,107 34	
Deduct reinsurance due or accrued.....	8,189 53	
Net amount of unpaid losses.....		\$67,917 81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$580,381.43; unearned premiums (50 per cent.).....	\$290,190 72	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$932,067.49; unearned premiums (<i>pro rata</i>).....	486,205 23	
Total unearned premiums as computed above.....		776,395 95
All other liabilities, viz.: Reserve retained for reinsurance company.....		41,964 89
Total amount of all liabilities.....		\$886,278 65
Joint-stock capital actually paid up in cash.....	\$200,000 00	
Divisible surplus.....	1,482,718 71	
Total.....		\$2,568,997 36

VI.—MISCELLANEOUS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$133,501,832	\$1,754,141 36
Written or renewed during the year.....	86,988,348	1,143,313 59
Totals.....	\$220,490,180	\$2,897,454 95
Deduct those expired and marked off as terminated.....	86,493,955	1,147,263 49
In force at the end of the year.....	\$133,996,225	\$1,750,191 46
Deduct amount reinsured.....	17,197,001	237,742 54
Net amount in force.....	\$116,799,224	\$1,512,448 92

Largest amount written on any one risk, not deducting reinsurance, \$20,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire	\$461,198 98
Amount of the company's stock owned by the directors, at par value.....	85,270 00
Amount loaned to officers and directors, \$4,200; loaned to stockholders not officers, \$3,000.....	7,200 00
The amount of "special reserve fund," according to law, deposited with the state treasurer of Wisconsin.....	200,000 00
The amount of "guaranty surplus fund," as provided by law.....	200,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$1,618,411 00
Gross premiums received.....	16,835 25
Losses paid.....	4,824 15
Losses incurred.....	8,159 15
Amount at risk.....	2,163,670 00

NATIONAL FIRE INSURANCE COMPANY.

Organized under the laws of the state of Connecticut. President, JAMES NICHOLS; Assistant Secretary, B. R. STILLMAN. Incorporated June 4, 1869. Commenced business December 1, 1871. Home office, 95 Pearl street, Hartford, Conn.

I.—CAPITAL STOCK.

Amount of capital stock authorized.....	\$1,000,000 00
Amount of capital paid up in cash	1,000,000 00
Amount of net ledger assets December 31 of previous year	\$4,098,494 95
Extended at	4,098,494 95

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire. \$385,698 70
Net collected	\$385,698 70
Gross premiums written and renewed during the year	2,633,806 95
Total	\$3,019,505 65
Deduct gross premiums and bills in course of collection at this date, ...	425,680 91
Entire premiums collected during the year.....	\$2,593,824 74
Deduct reinsurance, rebate, abatement, and return premiums	496,984 78
Received for premiums other than perpetuals	\$2,096,839 96
Rents from company's property, less taxes, repairs, etc.....	\$1,489 91
Interest on real-estate mortgage loans	48,189 32
Interest and dividends on stocks and bonds, \$137,555.08; from all other sources, \$3,834.56.....	141,389 64
Total rents and interest.....	191,068 87
Profit and loss: Agents' balances.....	351 58
Total income during the year.....	\$2,288,260 41
Total footings.....	\$6,386,755 36

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$135,429.08 occurring in previous years)	Fire. \$1,237,950 45
Deduct amounts received for salvages (on losses of the last or of previous years), \$26,614.41; and from reinsurance in other companies, \$116,588.45.....	143,202 86
Net amount paid during the year for losses.....	\$1,094,747 59
Paid stockholders for interest or dividends (amount declared during the year) ...	120,000 00
Commissions or brokerage to agents, less received on reinsurances	405,478 20
Salaries, fees, and all other charges: Officers, clerks, and all other employees	180,178 98
Taxes, licenses, and fees	72,231 42
Advertising, printing, and stationery, \$26,936.72; legal expenses, \$1,941.61; furniture and fixtures, \$7,666.69; miscellaneous, \$134,951.58.....	171,436 60
Loss on sales or maturity of ledger assets.....	216,809 96
Total expenditures during the year	\$2,260,882 75
Balance.....	\$4,125,872 61

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$343,286 87	
Mortgage loans on real estate, first liens.....	810,890 97	
Book value of bonds excluding interest, \$1,988,454.55; and stocks, \$722,356.20.....	2,710,810 75	
Cash in company's office.....	718 31	
Deposited in banks.....	260,165 71	
Total net ledger assets.....		\$4,125,872 61

NON-LEDGER ASSETS.

Market value (not including interest) of bonds and stocks over book value.....	127,582 25	
Gross premiums in course of collection December 31 not more than three months due.....	425,680 91	
Gross assets.....		\$4,679,135 77
Deduct depreciation from book values of above net ledger assets to bring same to market value: Real estate.....	36,636 04	
Total admitted assets.....		\$4,642,499 73

V.—NON-LEDGER LIABILITIES.

Losses adjusted not yet due.....	\$98,927 53	
Losses in process of adjustment, or in suspense, including all re- ported and supposed losses.....	67,535 91	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	26,067 76	
Net amount of unpaid losses.....		\$192,531 20
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,524,441.08; unearned premiums (fifty per cent.).....	\$762,220 54	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,914,945.88; unearned premiums (<i>pro rata</i>).....	990,189 66	
Total unearned premiums as computed above.....		1,752,410 20
Commissions, brokerage and other charges due to agents and brokers, Return premiums and reinsurance premiums.....	\$88,751 83 54,098 75	
Total.....		142,850 58
All other liabilities, viz.: Reserve for contingencies.....		25,000 00
Total amount of all liabilities.....		\$2,112,791 98
Joint-stock capital actually paid up in cash.....		1,000,000 00
Divisible surplus.....		1,529,707 75
Total.....		\$4,642,499 73

VI.— MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$319,145,566	\$3,674,714 07
Written or renewed during the year.....	259,356,712	2,633,806 95
Totals.....	\$578,502,278	\$6,308,521 02
Deduct those expired and marked off as terminated.....	224,583,507	2,584,642 55
In force at the end of the year.....	\$353,918,771	\$3,723,878 47
Deduct amount reinsured.....	33,800,599	284,491 51
Net amount in force.....	\$320,118,172	\$3,439,386 96

Largest amount written on any one risk, not deducting reinsurance, \$50,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$1,113,735.83; tornado, \$5,962.95.....	\$1,119,698 78
Amount of the company's stock owned by the directors, at par value.....	80,600 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$3,090,210 00
Gross premiums received.....	38,473 22
Losses paid.....	14,006 68
Losses incurred.....	21,675 11

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Organized under the laws of the state of New Hampshire. President, JOHN C. FRENCH; Secretary, GEO. E. KENDALL. Incorporated 1869. Commenced business April, 1870. Home office, 876 Elm street, Manchester, N. H.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for.....	\$1,000,000 00
Amount of capital paid up in cash.....	1,000,000 00
Amount of net ledger assets December 31 of previous year.....	\$2,506,907 09
Extended at	2,506,907 09

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$140,146 17	
Net collected	\$140,146 17	
Gross premiums written and renewed during the year.....	1,341,795 29	
Total.....	\$1,481,941 46	
Deduct gross premiums and bills in course of collection at this date, ...	187,623 38	
Entire premiums collected during the year.....	\$1,294,318 08	
Deduct reinsurance, rebate, abatement, and return premiums.....	235,527 52	
Received for premiums other than perpetuals.....		\$1,058,790 56
Rents from company's property.....	\$10,034 20	
Interest on real-estate mortgage loans, \$35,228.57; on other collateral loans, \$3,115.92.....	38,344 49	
Interest and dividends on stocks and bonds.....	102,002 81	
Total rents and interest.....		150,381 50
Profit on sale or maturity of ledger assets during the year over book values.....		7,342 62
Credited to profit and loss as amount received from premiums previously charged off.....		195 01
Total income during the year.....		\$1,216,709 69
Total footings.....		\$3,723,616 78

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses	<i>Fire.</i> \$637,249 20	
Deduct amounts received for salvages (on losses of the last or of previous years), \$10,862.22; and from reinsurance in other companies, \$59,072.66.....	69,934 88	
Net amount paid during the year for losses.....		\$567,314 32
Paid stockholders for interest or dividends (amount declared during the year), ...		100,000 00
Commissions or brokerage to agents, less received on reinsurances.....		218,411 81
Salary and all other compensation of president, \$5,500; vice-president, \$2,000; secretary, \$5,000; other officers, \$9,021.60; home-office employees, \$10,680.16....		32,201 76
Salaries, fees, and all other charges: Other employees.....		22,466 58
Taxes on premiums, \$25,889.57; on real estate, \$5,308.43.....		31,198 00
Insurance-department fees and agents' licenses, \$2,220.56; municipal licenses, \$625.25; tax on franchise, \$10,000.....		12,872 81
Advertising, printing, and stationery, \$10,313.18; legal expenses, \$1,178.53; repairs and expenses on real estate, \$2,521.58; furniture and fixtures, \$2,691.24; miscellaneous, \$48,085.84.....		64,790 37
Loss on sales or maturity of ledger assets, \$30,600; charged profit and loss as uncollectable premiums, \$3,435.96.....		34,035 96
Total expenditures during the year.....		\$1,083,291 61
Balance.....		\$2,640,325 17

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$121,947 31	
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	654,100 76	
Loans secured by pledge of bonds, stocks, or other collaterals.....	53,300 00	
Book value of bonds excluding interest, \$966,968.50; stocks, \$710,425..	1,677,393 50	
Cash in company's office.....	369 74	
Deposited in banks.....	136,213 86	
Total.....	\$2,643,325 17	
Deduct all other ledger liabilities.....	3,000 00	
Total net ledger assets.....		\$2,640,325 17

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$6,850 00	
Interest due and accrued on bonds and stocks.....	6,942 00	
Interest due and accrued on collateral loans.....	250 00	
Total.....		\$14,042 00
Market value (not including interest) of bonds and stocks over book value.....		335,931 50
Gross premiums in course of collection December 31 not more than three months due.....	\$187,623 38	
Deduct cost of collection, commission, and brokerage.....	37,524 67	
Net amount of uncollected premiums not more than three months due.....		150,098 71
Total admitted assets.....		\$3,126,355 38

V.—NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$46,457 95	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	79,957 00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	7,200 00	
Net amount of unpaid losses.....		\$133,614 95
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$682,920.90; unearned premiums (50 per cent.).....	\$311,460 45	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,266,798.26; unearned premiums (<i>pro rata</i>).....	665,465 75	
Total unearned premiums as computed above.....		1,006,926 20
Reinsurance premiums.....		39,030 89
Total amount of all liabilities.....		\$1,179,572 04
Joint-stock capital actually paid up in cash.....	\$1,000,000 00	
Divisible surplus.....	946,783 34	
		1,946,783 34
Total.....		\$3,126,355 38

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year.....	\$140,275,958	\$1,907,952 57
Written or renewed during the year.....	109,125,862	1,341,795 29
Totals.....	\$249,401,820	\$3,249,747 86
Deduct those expired and marked off as terminated.....	96,746,569	1,229,517 81
In force at the end of the year.....	\$152,655,251	\$2,020,230 05
Deduct amount reinsured.....	6,549,316	70,510 89
Net amount in force.....	\$146,105,935	\$1,949,719 16

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$577,905 65
Amount of the company's stock owned by the directors, at par value.....	234,100 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$1,432,735 00
Gross premiums received.....	16,239 57
Losses paid.....	5,330 01
Losses incurred.....	5,192 07

NIAGARA FIRE INSURANCE COMPANY.

Organized under the laws of the state of New York. President, HAROLD HERRICK; Secretary, GEORGE W. DEWEY. Incorporated July, 1850. Commenced business August, 1850. Home office, 135 and 137 Broadway, New York.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$500,000 00
Amount of capital paid up in cash	500,000 00
Amount of net ledger assets December 31 of previous year	\$2,253,061 63
Extended at	2,253,061 63

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	<i>Fire.</i> \$254,382 38	
Net collected	\$254,382 38	
Gross premiums written and renewed during the year	1,942,247 85	
Total	\$2,196,630 23	
Deduct gross premiums and bills in course of collection at this date, ...	223,911 04	
Entire premiums collected during the year	\$1,972,719 19	
Deduct reinsurance, rebate, abatement, and return premiums	470,460 05	
Received for premiums other than perpetuals		\$1,502,259 14
Rents from company's property, including \$21,200 for company's use of own buildings	\$42,640 18	
Interest on real-estate mortgage loans	13,463 89	
Interest and dividends on stocks and bonds	50,103 89	
Total rents and interest		106,207 96
Profit on sale or maturity of ledger assets during the year over book values		19,846 75
Profit and loss account		5,063 32
Total income during the year		\$1,633,377 17
Total footings		\$3,886,438 80

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses	<i>Fire.</i> \$980,801 65	
Deduct amounts received for salvages and from reinsurance in other companies	134,324 54	
Net amount paid during the year for losses		\$846,477 11
Paid stockholders for interest or dividends (amount declared during the year, \$50,000)		49,970 00
Commissions or brokerage to agents, less received on reinsurances		292,726 22
Salary and all other compensation of president, \$10,000; vice-president, \$8,500; secretary, \$6,000; other officers, \$4,000; home-office employees, \$50,242.47		78,742 47
Rents (including \$21,200 for company's use of own buildings)		29,270 19
Salaries, fees, and all other charges: Employees		81,202 16
Taxes on premiums, \$19,724.18; on real estate, \$8,827.42; on other investments, \$15.10		28,566 70
Insurance-department fees and agents' licenses, \$19,687.70; municipal licenses, \$3,442.07		23,129 77
Advertising, printing, and stationery, \$16,669.70; repairs and expenses on real-estate, \$16,610.57; furniture and fixtures, \$416.35; miscellaneous, \$88,229.81; traveling office expenses, etc.		121,926 43
Loss on sales or maturity of ledger assets, \$6,911.76; profit-and-loss account, \$7,983.53		14,895 29
Internal revenue		4,656 86
Total expenditures during the year		\$1,571,563 20
Balance		\$2,314,875 60

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$823,968 01	
Mortgage loans on real estate on which not more than one year's interest is due, first liens	268,600 00	
Book value of bonds	1,101,500 00	
Cash in company's office	759 68	
Deposited in banks	119,093 79	
Bills receivable	954 12	
Total net ledger assets		\$2,314,875 60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$3,994 16	
Interest due and accrued on bonds and stocks	2,671 49	
Rents due and accrued on company's property or lease	3,431 76	
Total		\$10,097 41
Market value of real estate over book value		176,031 99
Market value (not including interest) of bonds and stocks over book value		100,450 00
Gross premiums in course of collection December 31 not more than three months due	\$223,911 04	
Deduct cost of collection, commission, and brokerage	37,007 00	
Net amount of uncollected premiums not more than three months due		186,904 04
Gross premiums in course of collection December 31 more than three months due, \$651.77.		
Gross assets		\$2,788,359 04

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book values of above net ledger assets to bring same to market value, viz.: Bonds and stocks	36,625 00	
Total admitted assets		\$2,751,734 04

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$61,357 31	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	77,714 74	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	10,285 71	
Total amount of claims for losses	\$149,357 76	
Deduct reinsurance due or accrued	16,524 64	
Net amount of unpaid losses		\$132,833 12
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$983,981.68; unearned premiums (50 per cent.)	\$494,490 84	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,410,886.08; unearned premiums (<i>pro rata</i>)	748,138 04	
Total unearned premiums as computed above		1,242,628 88
Cash dividends remaining unpaid, to stockholders		30 00
Reinsurance premiums	\$4,465 25	
All other liability, viz.: Contingent liability	100,000 00	
		104,465 25
Total amount of all liabilities		\$1,479,957 25
Joint-stock capital actually paid up in cash	500,000 00	
Divisible surplus	771,776 79	
		1,271,776 79
Total		\$2,751,734 04

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1897	\$304,026,078	\$2,832,724 73
Written or renewed during the year	200,937,261	1,942,247 85
Totals	\$504,963,339	\$4,774,972 58
Deduct those expired and marked off as terminated	210,854,661	2,103,933 78
In force at the end of the year	\$294,108,678	\$2,671,038 80
Deduct amount reinsured	29,252,230	271,171 04
Net amount in force	\$264,856,448	\$2,399,867 76

Largest amount written on any one risk, not deducting reinsurance, \$50,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire	\$846,247 56
Amount of the company's stock owned by the directors, at par value	154,800 00
The amount of "special reserve fund," according to law, deposited with the insurance department of the state of New York	250,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written	\$2,301,852 00
Gross premiums received	31,516 73
Losses paid	11,247 47
Losses incurred	13,230 54
Amount at risk	2,301,852 00

NORTHWESTERN NATIONAL INSURANCE COMPANY.

Organized under the laws of the state of Wisconsin. President, ALFRED JAMES; Secretary, WILFORD N. PATTON. Incorporated February 20, 1869. Commenced business July 1, 1869. Home office, 87 Michigan street, Milwaukee, Wis.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for	\$600,000 00
Amount of capital paid up in cash	600,000 00
Amount of net ledger assets December 31 of previous year.....	\$2,308,038 66
Extended at	2,308,038 66

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	Fire. \$82,939 98
Deduct amount of same not collected	18 71
Net collected.....	\$82,921 27
Gross premiums written and renewed during the year	1,269,814 36
Total.....	\$1,352,735 63
Deduct gross premiums and bills in course of collection at this date, ...	80,948 12
Entire premiums collected during the year	\$1,271,787 51
Deduct reinsurance, rebate, abatement, and return premiums.....	218,308 29
Received for premiums other than perpetuals.....	\$1,053,479 22
Interest on real-estate mortgage loans.	\$54,336 22
Interest and dividends on stocks and bonds, \$58,945; from all other sources, \$1,761.....	60,706 00
Total rents and interest.....	115,042 22
Total income during the year.....	\$1,168,521 44
Total footings.....	\$3,476,56 10

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$45,507.15 occurring in previous years).....	Fire. \$169,401 24
Deduct amounts received for salvages (on losses of the last or of previous years), \$1,804.59; and from reinsurance in other companies, \$35,191.10.....	36,995 69
Net amount paid during the year for losses.....	\$432,405 55
Paid stockholders for interest or dividends (amount declared during the year) ..	72,000 00
Commissions or brokerage to agents, less received on reinsurances.....	249,493 81
Salary and all other compensation of pre-ident, \$12,000; vice-president, \$6,000; secretary, \$5,000; other officers, \$2,250, home-office employees, \$21,720.36	46,970 36
Rents.....	11,783 00
Salaries, fees, and all other charges: Other employees	67,128 06
Taxes on premiums.....	26,780 49
Insurance-department fees and agents' licenses, \$6,681.88; municipal licenses, \$1,233.19.....	\$7,918 07
Advertising, printing, and stationery, \$8,007.11; legal expenses, \$500; miscellaneous, \$43,874.63.....	52,381 74
Loss on sales or maturity of ledger assets.....	254 29
Total expenditures during the year.....	\$967,115 37
Balance.....	\$2,509,444 73

IV.—LEDGER ASSETS.

Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	\$974,856 67
Book value of bonds excluding interest	1,326,388 54
Cash in company's office.....	5,879 63
Deposited in banks.....	128,887 11
Agents' debit balances	79,824 59
Total.....	\$2,515,827 54
Deduct agents' credit balances, \$715.13; all other ledger liabilities, \$5,667.68	6,382 81
Total net ledger assets.....	\$2,509,444 73

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$8,398 93
Interest accrued on bonds and stocks	3,999 99
Total.....	\$12,398 92

Market value (not including interest) of bonds and stocks over book value.....	\$54,611 46
Gross premiums in course of collection December 31 not more than three months due.....	\$80,948 12
Deduct cost of collection, commission, and brokerage.....	20,237 03
Net amount of uncollected premiums not more than three months due.....	60,711 09
Total admitted assets.....	\$2,637,166 20

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$9,168 82	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	82,148 43	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	8,650 00	
Total amount of claims for losses.....	\$99,967 25	
Deduct reinsurance due or accrued.....	14,104 03	
Net amount of unpaid losses.....		\$85,863 22
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$505,717.82; unearned premiums (50 per cent.)..	\$252,858 91	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,671,063.16; unearned premiums (<i>pro rata</i>).....	941,672 92	
Total unearned premiums as computed above.....		1,194,531 83
Total amount of all liabilities.....		\$1,280,395 05
Joint-stock capital actually paid up in cash.....	\$600,000 00	
Divisible surplus.....	756,771 15	
		1,356,771 15
Total.....		\$2,637,166 20

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$186,731,734	\$1,979,047 69
Written or renewed during the year.....	127,896,369	1,269,814 36
Totals.....	\$314,628,103	\$3,248,862 05
Deduct those expired and marked off as terminated.....	90,905,619	936,250 86
In force at the end of the year.....	\$223,722,484	\$2,312,611 19
Deduct amount reinsured.....	13,799,584	135,830 21
Net amount in force.....	\$209,922,900	\$2,176,780 98

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$456,256.70; tornado, \$11,239.48.....	\$467,496 18
Amount of the company's stock owned by the directors, at par value.....	318,700 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written.....	\$2,367,669 00	\$595,955 00	\$2,963,624 00
Gross premiums received.....	24,368 49	3,783 56	28,152 05
Losses paid.....	4,480 44	257 55	4,737 99
Losses incurred.....	11,895 36	312 55	12,207 91
Amount at risk.....	4,198,458 00	1,869,790 00	6,068,248 00

ORIENT INSURANCE COMPANY.

Organized under the laws of the state of Connecticut. President, CHARLES B. WHITING; Secretary, JAMES U. TAINTOR. Incorporated June, 1867. Commenced business January, 1872. Home office, 5 Haynes street, Hartford, Conn.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$2,000,000; subscribed for.....	\$500,000 00
Amount of capital paid up in cash.....	500,000 00
Amount of net ledger assets December 31 of previous year.....	\$2,304,076 86
Extended at.....	2,304,076 86

II.—INCOME DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Entire premiums collected during the year.....	\$1,634,146 44	\$38,932 06	
Deduct reinsurance, rebate, abatement, and return premiums.....	364,157 81	8,259 68	
Received for premiums other than perpetuals....	\$1,269,988 63	\$30,672 38	\$1,300,661 01*
Rents from company's property.....		\$118 00	
Interest on real-estate mortgage loans, \$19,207.35; on other collateral loans, \$105.....		19,312 35	
Interest and dividends on stocks and bonds.....		85,408 22	
Total rents and interest.....			104,838 57
Profit on sale or maturity of ledger assets during the year over book values*.....			887 50
Total income during the year.....			\$1,406,387 08
Total footings.....			\$3,710,463 94

III.—DISBURSEMENTS DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross amount paid for losses (including \$118,005.34 occurring in previous years).....	\$848,756 40	\$24,514 74	
Deduct amounts received for salvages (on losses of the last or of previous years), \$13,798.58; and from reinsurance in other companies, \$79,790.26; total..	90,526 79	3,062 05	
Net amount paid during the year for losses.....	\$758,229 61	\$21,452 69	\$779,682 30
Paid stockholders for interest or dividends (amount declared during the year)...			50,000 00
Commissions or brokerage to agents, less received on reinsurances.....			264,102 06
Rents.....			5,800 00
Salaries, fees, and all other charges: Officers, \$17,000; allowances to agents, \$36,966; clerks and other employees, \$59,637.25.....			113,603 25
Taxes on premiums, \$25,541.57; on real estate, \$257.30.....			25,788 87
Insurance-department fees and agents' licenses, \$7,811.93; municipal licenses, \$3,201.10; tax on franchise, \$300.....			11,313 03
Advertising, printing, and stationery, \$10,083.93; legal expenses, \$2,005.21; repairs and expenses on real estate, \$1,249.66; furniture and fixtures, \$2,837.70; miscellaneous, \$59,898.48.....			76,074 98
Loss on sales or maturity of ledger assets, \$20,443.80; agents' balances charged to profit and loss, \$637.12.....			21,130 92
Total expenditures during the year.....			\$1,347,495 41
Balance.....			\$2,362,968 53

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$96,141 74	
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	237,149 66	
Loans secured by pledge of bonds, stocks, or other collaterals.....	1,750 00	
Book value of bonds excluding interest, \$954,972.85; and stocks, \$854,707.48; total.....	1,809,680 33	
Cash in company's office.....	11,898 03	
Deposited in banks.....	86,238 50	
Agents' debit balances.....	111,936 96	
Territory of New Mexico special deposit.....	10,000 00	
Total.....	\$2,364,795 22	
Deduct agents' credit balances.....	1,826 69	
Total net ledger assets.....		\$2,362,968 53

NON-LEDGER ASSETS.

Interest due (\$3,094.14) and accrued (\$1,546.27) on mortgages.....	\$4,640 41	
Interest due (\$7,626.39) and accrued (\$3,899.24) on bonds and stocks...	11,525 63	
Interest due on collateral loans.....	52 50	
Rents due on company's property or lease.....	720 63	
Total.....		\$16,939 22
Market value (not including interest) of bonds and stocks over book value.....		58,439 18
Gross premiums in course of collection December 31 not more than three months due.....	\$119,930 61	
Deduct cost of collection, commission, and brokerage.....	41,604 28	
Net amount of uncollected premiums not more than three months due.....		78,326 33
Total admitted assets.....		\$2,516,673 26

V.—NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$208,819 49	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	17,289 45	
Total amount of claims for losses.....	\$226,108 94	
Deduct reinsurance due or accrued.....	20,010 67	
Net amount of unpaid losses.....		\$206,098 27
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$909,083.46; unearned premiums (50 per cent.).....	\$154,541 73	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$988,536.90; unearned premiums (<i>pro rata</i>).....	524,637 75	
Gross premiums (less reinsurance), including both cash and bills, received and receivable upon all unexpired inland navigation risks, \$29,174.31; unearned premiums (50 per cent.).....	14,537 16	
Total unearned premiums as computed above.....		993,766 64
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		2,763 32
Total amount of all liabilities.....		\$1,202,628 23
Joint-stock capital actually paid up in cash.....	\$500,000 00	
Divisible surplus.....	814,045 03	
		1,314,045 03
Total.....		\$2,516,673 26

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>M. & I. risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1897.....	\$153,882,454	\$1,875,197 43	\$876,293	\$28,695 31
Written or renewed during the year,	136,136,772	1,652,414 84	1,351,305	39,269 04
Totals.....	\$290,019,226	\$3,527,612 27	\$2,227,598	\$67,964 35
Deduct those expired and marked off as terminated.....	120,793,161	1,568,087 70	1,294,217	38,727 91
In force at the end of the year...	\$169,226,065	\$1,959,524 57	\$933,381	\$29,236 44
Deduct amount reinsured.....	7,267,599	61,904 21	4,000	62 13
Net amount in force.....	\$161,958,466	\$1,897,620 36	\$929,381	\$29,174 31

Largest amount written on any one risk, not deducting reinsurance, \$10,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$812,439.89; marine and inland, \$31,007.25; total.....	\$843,447 14
Amount of the company's stock owned by the directors, at par value.....	71,200 00
Amount loaned to officers and directors, \$21,500; loaned to stockholders not officers, \$1,750; total.....	23,250 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$1,413,133 00
Gross premiums received.....	14,217 76
Losses paid.....	7,698 58
Losses incurred.....	7,631 36
Amount at risk.....	1,924,223 00

PACIFIC FIRE INSURANCE COMPANY.

Organized under the laws of the state of New York. President, FRANK T. STINSON; Secretary, GEORGE JEREMIAH. Incorporated April 16, 1851. Commenced business April 29, 1851. Home office, 32 Pine street, New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$200,000 00
Amount of capital paid up in cash	200,000 00
Amount of net ledger assets December 31 of previous year.....	\$708,066 55
Extended at	708,066 55

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	Fire. \$78,728 23	
Deduct amount of same not collected.....	609 04	
Net collected	\$78,119 19	
Gross premiums written and renewed during the year	528,111 14	
Total	\$606,230 33	
Deduct gross premiums and bills in course of collection at this date, ...	83,581 87	
Entire premiums collected during the year	\$522,648 46	
Deduct reinsurance, rebate, abatement, and return premiums.....	140,489 12	
Received for premiums other than perpetuals		\$382,159 34
Rents from company's property.....	\$65 32	
Interest on real-estate mortgage loans, \$11,574 50; on other collateral loans, \$39.43	11,613 93	
Interest and dividends on stocks and bonds.....	15,431 78	
Total rents and interest.....		27,111 03
Total income during the year		\$409,270 37
Total footings		\$1,117,336 92

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$45,767.58 occurring in previous years).....	Fire. \$247,650 25	
Deduct amounts received for salvages (on losses of the last or of previous years), \$2,003.85; and from reinsurance in other companies, \$25,675.68	27,679 53	
Net amount paid during the year for losses.....		\$219,970 72
Paid stockholders for interest or dividends.....		20,000 00
Commissions or brokerage to agents, less received on reinsurances		91,634 75
Salaries and allowances to agents.....		1,823 34
Rents (including company's use of own buildings), less \$1200 from subleases.....		2,500 00
Salaries, fees, and all other charges: Officers, \$12,000; clerks, \$18,155.81; other employees, \$10,758.12.....		40,913 93
Taxes on premiums.....		8,626 03
Insurance-department fees and agents' licenses, \$3,324.50; municipal licenses, \$808.54		4,133 04
Advertising, printing, and stationery, \$3,041.50; legal expenses, \$30; furniture and fixtures, \$477.84; miscellaneous, \$24,123.79.....		27,673 13
Legal advertising, \$377.21; interest on borrowed money, \$259.03; profit-and-loss items (loss by protested checks, etc.), \$293.04.....		929 28
Total expenditures during the year		\$418,204 22
Balance.....		\$699,132 70

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$9,015 50
Mortgage loans on real estate, first liens	245,150 00
Book value of bonds excluding interest, \$385,000; stocks, \$42,000	427,000 00
Cash in company's office	1,105 68
Deposited in Pacific Bank	26,861 52
Total	\$709,132 70
Deduct borrowed money.....	10,000 00
Total net ledger assets.....	\$699,132 70

NON-LEDGER ASSETS.

Interest due (\$350) and accrued (\$1,986.46) on mortgages.....	\$2,356 46	
Interest accrued on bonds and stocks.....	1,482 46	
Rents due on company's property or lease.....	32 25	
Total.....		\$3,851 17
Market value (not including interest) of bonds and stock over book value.....		63,872 50
Gross premiums in course of collection December 31 not more than three months due.....	\$79,247 59	
Deduct cost of collection, commission, and brokerage.....	19,236 71	
Net amount of uncollected premiums not more than three months due.....		60,010 88
Gross premiums in course of collection December 31 more than three months due, \$4,334.28.		
Total admitted assets.....		\$826,867 25

V.—NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$33,688 15	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	35,099 43	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	4,565 65	
Total amount of claims for losses.....	\$73,353 23	
Deduct reinsurance due or accrued.....	12,389 79	
Net amount of unpaid losses.....		\$60,963 44
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$274,617.99; unearned premiums (fifty per cent.).....	\$137,308 99	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$299,753.36; unearned premiums (<i>pro rata</i>).....	167,985 02	
Total unearned premiums as computed above.....		305,294 01
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		6,964 18
Return premiums, \$950.56; and reinsurance premiums, \$3,570.73.....		9,521 29
Total amount of all liabilities.....		\$382,742 92
Joint-stock capital actually paid up in cash.....	\$200,000 00	
Divisible surplus.....	244,124 33	
		444,124 33
Total.....		\$826,867 25

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$62,192,068	\$597,696 25
Written or renewed during the year.....	55,360,478	528,111 14
Totals.....	\$117,552,546	\$1,125,807 39
Deduct those expired and marked off as terminated.....	47,659,331	486,352 21
In force at the end of the year.....	\$69,893,215	\$639,455 18
Deduct amount reinsured.....	7,548,257	65,083 83
Net amount in force.....	\$62,344,958	\$574,371 35

Largest amount written on any one risk, not deducting reinsurance, \$20,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$229,955 36
Amount of the company's stock owned by the directors, at par value.....	46,950 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$1,095,921 00
Gross premiums received.....	13,013 92
Losses paid.....	5,160 07
Losses incurred.....	11,865 64
Amount at risk.....	1,738,745 00

PENNSYLVANIA FIRE INSURANCE COMPANY.

Organized under the laws of the state of Pennsylvania. President, R. DALE BENSON; Secretary, W. GARDNER CROWELL. Incorporated March, 1825; commenced business April, 1825. Home office, 510 Walnut street, Philadelphia, Pa.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$400,000; subscribed for	\$400,000 00
Amount of capital paid up in cash	400,000 00
Amount of net ledger assets December 31 of previous year	\$4,792,673 62
Extended at	4,792,673 62

II.—INCOME DURING YEAR.

Net premiums and bills unpaid at close of previous year, as shown by that year's statement	<i>Fire.</i> \$246,117 16	
Net collected	\$246,117 16	
Gross premiums written and renewed during the year	2,204,559 86	
Total	\$2,450,677 02	
Deduct net premiums and bills in course of collection at this date ..	265,500 57	
Entire premiums collected during the year	\$2,185,176 45	
Deduct reinsurance, rebate, abatement, and return premiums	531,270 79	
Received for premiums other than perpetuals		\$1,653,905 66
Deposit premiums, received on perpetual risks		32,269 11
Rents from company's property	\$4,457 44	
Interest on real-estate mortgage loans, \$12,647.21; on other collateral loans, \$4,854.56	47,501 77	
Interest and dividends on stocks and bonds, \$158,510.56; from all other sources, \$2,146.91	160,657 47	
Total rents and interest		212,616 68
Profit on sale or maturity of ledger assets during the year over book values		27,858 60
Transfers		381 00
Total income during the year		\$1,927,031 05
Total footings		\$8,719,704 67

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses	<i>Fire.</i> \$1,205,109 42	
Deduct amounts received from reinsurance in other companies	107,477 95	
Net amount paid during the year for losses		\$1,097,631 47
Deposit premiums returned		21,024 50
Paid stockholders for interest or dividends (amount declared during the year) ..		100,000 00
Commissions or brokerage to agents, less received on reinsurances		381,211 91
Salaries, fees, and all other charges: Officers, \$32,700; clerks, \$14,290; other employees, \$18,500		95,490 00
Taxes on premiums, \$32,182.09; on real estate, \$3,183.93		35,366 02
Insurance-department fees and agents' licenses, \$13,181.79; municipal licenses, \$5,697.88; tax on revenue, \$4,128.32		23,007 99
Advertising, printing, and stationery, \$24,627.84; repairs and expenses on real estate, \$1,382.07; miscellaneous, \$70,672 87		96,682 78
Loss on sales or maturity of ledger assets		2,012 50
Total expenditures during the year		\$1,852,427 17
Balance		\$4,867,277 50

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$240,515 02	
Mortgage loans on real estate on which not more than one year's interest is due, first liens	846,900 00	
Loans secured by pledge of bonds, stocks, or other collaterals	81,850 00	
Book value of bonds excluding interest, \$3,475,761.39; and stocks, \$76,135.60; total	3,551,896 99	
Cash in company's office	5,511 51	
Deposited in banks	137,903 98	
Bills receivable	2,700 00	
Total net ledger assets		\$4,867,277 50

NON-LEDGER ASSETS.

Interest due (\$2,862.50) and accrued (\$3,304.38) on mortgages	\$11,166 88	
Interest due on bonds and stocks	7,500 00	
Interest accrued on collateral loans	478 16	
Rents due on company's property or lease	225 00	
Total		19,370 04

Market value of real estate over book value	\$8,484 98
Market value (not including interest) of bonds and stocks over book value	69,403 01
Net amount of uncollected premiums not more than three months due.....	265,500 57
Gross assets.	\$5,230,036 10
Deduct loans on personal security, indorsed or not.....	2,700 00
Total admitted assets.....	\$5,227,336 10

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$14,025 88	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	146,833 39	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	6,725 00	
Net amount of unpaid losses.....		\$167,584 27
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,567,779.06; unearned premiums (50 per cent.)	\$783,889 53	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,364,626.05; unearned premiums (<i>pro rata</i>)	743,087 51	
Total unearned premiums as computed above		1,526,977 04
Amount reclaimable by the insured on perpetual fire-insurance policies, being — per cent. of the premium or deposit received.....		831,311 42
Commissions on premiums through home office.....		4,000 00
Total amount of all liabilities.....		\$2,529,872 73
Joint-stock capital actually paid up in cash.....	\$400,000 00	
Divisible surplus.....	2,297,463 37	
		2,697,463 37
Total.....		\$5,227,336 10

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year.....	\$342,701,895	\$3,107,908 24
Written or renewed during the year.....	241,551,124	2,204,559 86
Totals.....	\$584,253,019	\$5,312,468 10
Deduct those expired and marked off as terminated	222,384,731	2,187,623 98
In force at the end of the year.....	\$361,868,288	\$3,124,844 12
Deduct amount reinsured.....	18,293,050	192,439 01
Net amount in force.....	\$343,575,238	\$2,932,405 11

Perpetual risks (not included above), \$36,792,575; premiums on same, \$910,779.33.
Largest amount written on any one risk, not deducting reinsurance, \$50,000.

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$1,057,599 56
Amount of the company's stock owned by the directors, at par value.....	54,900 00
Amount loaned to officers and directors, \$5,000; loaned to stockholders not officers, \$6,800; total.....	11,800 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written.....	\$1,742,137 00	\$287,273 00	\$2,029,410 00
Gross premiums received	23,455 70	1,929 29	25,384 99
Losses paid.....	5,577 29	106 61	5,683 90
Losses incurred.....	4,797 36	116 61	4,924 17
Amount at risk.....			3,024,866 00

PHENIX INSURANCE COMPANY.

Organized under the laws of the state of New York. President, GEORGE P. SHELDON; Secretary, WILLIAM A. WRIGHT. Incorporated September 10, 1853. Commenced business September 10, 1853. Home office, 16 Court street, Brooklyn, N. Y.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for.....	\$1,000,000 00
Amount of capital paid up in cash.....	1,000,000 00
Amount of net ledger assets December 31 of previous year.....	\$5,336,433 33
Extended at	\$5,336,433 33

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire, \$39,652 81	
Net collected	\$39,652 81	
Gross premiums written and renewed during the year.....	3,611,799 21	
Total.....	\$3,651,452 02	
Deduct gross premiums and bills in course of collection at this date, ...	14,377 25	
Entire premiums collected during the year.....	\$3,637,074 77	
Deduct reinsurance, rebate, abatement, and return premiums.....	659,079 25	
Received for premiums other than perpetuals		\$2,977,995 52
Rents from company's property, including \$5,200 for company's use of own buildings.....	\$36,684 13	
Interest on real-estate mortgage loans	5,731 17	
Interest and dividends on stocks and bonds.....	160,252 54	
Total rents and interest		202,667 84
Profit on sale or maturity of ledger assets during the year over book values.....		26,771 14
Total income during the year.....		\$3,207,434 50
Total footings.....		\$8,543,867 83

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$200,257.23 occurring in previous years).....	Fire, \$1,902,224 27	
Deduct amounts received for salvages (on losses of the last or of previous years), \$9,138.92; and from reinsurance in other companies, \$171,435.98	180,574 90	
Net amount paid during the year for losses.....		\$1,721,649 37
Paid stockholders for interest or dividends (amount declared during the year) ..		100,000 00
Commissions or brokerage to agents, less received on reinsurances.....		559,380 63
Rents (including \$5,200 for company's use of own buildings)		37,541 88
Salaries, fees, and all other charges: Officers, \$45,500; clerks, \$176,599.73; other employees, \$96,411.15		318,510 88
Taxes on premiums, \$50,930.35; insurance-department fees and agents' licenses, \$20,285.31; municipal licenses, \$3,290.11; internal-revenue tax, \$7,211.69; advertising, printing, and stationery, \$43,774.23; legal expenses, \$2,109.99; repairs and expenses on real estate, \$12,128.19; furniture and fixtures, \$599.60; miscellaneous, \$256,691.31		397,020 78
Loss on sales or maturity of ledger assets, traveling expenses, postage, telegrams, express, exchange, and all other expenses.....		64,487 03
Total expenditures during the year.....		\$3,198,590 57
Balance.....		\$5,345,277 26

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$401,404 39	
Mortgage loans on real estate (on which not more than one year's interest is due, first liens)	96,600 00	
Book value of bonds excluding interest, \$1,553,148.76; and stocks, \$2,331,414.89.....	3,884,563 65	
Cash in company's office	4,297 97	
Deposited in banks.....	590,682 57	
Agent's debit balances.....	368,254 30	
Total.....	\$5,345,802 88	
Deduct agents' credit balances.....	525 62	
Total net ledger assets		\$5,345,277 26

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,569 95	
Interest accrued on bonds and stocks.....	7,680 00	
Rents accrued on company's property or lease.....	4,515 76	
Total.....		\$13,745 71
Market value of real estate over book value.....		141,595 61
Market value (not including interest) of bonds and stocks over book value.....		163,153 35
Gross premiums in course of collection December 31 not more than three months due.....	\$14,377 25	
Deduct cost of collection, commission, and brokerage.....	2,156 58	
Net amount of uncollected premiums not more than three months due.....		12,220 67
Total admitted assets.....		\$5,675,992 60

V.—NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$184,945 83	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	27,075 00	
Net amount of unpaid losses.....		\$212,020 83
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,796,656.36; unearned premiums (50 per cent.).....	\$898,323 18	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$4,131,541.93; unearned premiums (<i>pro rata</i>).....	2,041,802 81	
Total unearned premiums as computed above.....		2,940,130 99
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		2,083 34
Return premiums, \$775; reinsurance premiums, \$273.93.....		1,048 93
Total amount of all liabilities.....		\$3,155,284 09
Joint-stock capital actually paid up in cash.....	\$1,000,000 00	
Divisible surplus.....	1,520,708 51	
		2,520,708 51
Total.....		\$5,675,992 60

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$576,325,901	\$6,936,242 92
Written or renewed during the year.....	343,120,924	3,611,799 21
Totals.....	\$919,446,825	\$10,548,042 13
Deduct those expired and marked off as terminated.....	372,253,024	4,356,428 98
In force at the end of the year.....	\$547,193,801	\$6,191,613 15
Deduct amount reinsured.....	28,770,515	263,414 86
Net amount in force.....	\$518,423,286	\$5,928,198 29

GENERAL INTERROGATORIES.

Amount of instalment notes owned and now held by the company.....	\$134,451 48
Losses incurred during the year.....	1,704,063 60
Amount of the company's stock owned by the directors, at par value..	142,300 00

BUSINESS IN KANSAS DURING THE YEAR.

	<i>Fire risks.</i>	<i>Tornado risks.</i>	<i>Aggregate.</i>
Gross risks written.....	\$4,940,913 00	\$928,985 00	\$5,869,898 00
Gross premiums received.....	76,916 93	6,661 30	83,578 23
Losses paid.....	42,208 78	564 70	42,773 48
Losses incurred.....	44,143 52	562 73	44,706 25
Amount at risk.....			11,379,062 00

PHŒNIX INSURANCE COMPANY.

Organized under the laws of the state of Connecticut. President, D. W. C. SKILTON; Secretary, EDWARD MILLIGAN. Incorporated May, 1854. Commenced business June, 1854. Home office, 61 Pearl street, Hartford, Conn.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$5,000,000; subscribed for	\$2,000,000 00
Amount of capital paid up in cash.	2,000,000 00
Amount of net ledger assets December 31 of previous year	\$4,641,692 28
Extended at	4,641,692 28

II.—INCOME DURING YEAR.

Entire premiums collected during the year	<i>Fire.</i> \$3,099,117 49	
Deduct reinsurance, rebate, abatement, and return premiums	385,709 49	
Received for premiums other than perpetuals.....		\$2,713,408 00
Rents from company's property.....	\$22,567 66	
Interest on real-estate mortgage loans, \$6,988.62; on other collateral loans, \$1,010.	7,998 62	
Interest and dividends on stocks and bonds.....	185,928 03	
Total rents and interest.....		216,494 31
Profit on sale or maturity of ledger assets during the year over book values.....		1,298 88
Total income during the year.....		\$2,931,201 19
Total footings		\$7,572,893 47

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses, (including \$336,453.99 occurring in previous years).....	<i>Fire.</i> \$1,785,561 52	
Deduct amounts received for salvages (on losses of the last or of previous years), \$8,618.94; and from reinsurance in other companies, \$52,202.63	60,621 57	
Net amount paid during the year for losses.....		\$1,724,739 95
Paid stockholders for interest or dividends (amount declared during the year)...		280,000 00
Commissions or brokerage to agents, less received on reinsurances.....		480,164 82
Rents.....		16,706 56
Salaries, fees, and all other charges: Officers, \$28,000; clerks, \$99,543.75; other employees, \$65,518.69.....		193,062 44
Taxes on premiums, \$51,463.02; insurance-department fees and agents' licenses, \$13,240.20; municipal licenses, \$10,680.82		75,384 04
Advertising, printing, and stationery, \$32,764.11; legal expenses, \$7,850.93; repairs and expenditures on real estate, \$11,682.69; miscellaneous, \$268,975.16.....		321,272 89
Loss on sales or maturity of ledger assets.....		8,142 97
Total expenditures during the year.....		\$3,099,473 67
Balance.....		\$4,473,419 80

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$530,007 14	
Mortgage loans on real estate, first liens	124,277 60	
Loans secured by pledge of bonds, stocks, or other collaterals.....	20,200 00	
Book value of bonds excluding interest, \$1,322,599.51; and stocks, \$1,923,093.66	3,247,693 17	
Cash in company's office.....	37,780 30	
Deposited in banks.....	295,645 78	
Agents' debit balances.....	218,007 04	
Total.....	\$4,473,611 03	
Deduct agents' credit balances	191 23	
Total net ledger assets.....		\$4,473,419 80

NON-LEDGER ASSETS.

Interest due (\$1,804.66) and accrued (\$3,077.61) on mortgages.....	\$4,882 27	
Interest due (\$5,000) and accrued (\$18,537) on bonds and stocks.....	23,537 00	
Interest accrued on collateral loans.....	420 00	
Interest accrued on other assets.....	1,050 00	
Rents due (\$1,627.40) and accrued (\$1,458.62) on company's property or lease.....	3,086 02	
Reinsurance due from other companies	3,371 10	
Total.....		36,346 39

Market value (not including interest) of bonds and stocks over book value.....		\$847,379 83
Gross premiums in course of collection December 31 not more than three months due.....	\$259,120 93	
Deduct cost of collection, commission, and brokerage.....	51,824 18	
Net amount of uncollected premiums not more than three months due.....		207,296 75
Gross assets.....		\$5,564,442 77

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$34,335 06	
Depreciation from book values of above net ledger assets to bring same to market value: Real estate.....	18,700 00	
Total.....		53,035 06
Total admitted assets.....		\$5,511,407 71

V.—NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$51,343 80	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	249,981 85	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	30,501 48	
Total amount of claims for losses.....	\$331,827 13	
Deduct reinsurance due or accrued.....	13,123 21	
Net amount of unpaid losses.....		\$318,703 92
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,828,711.25; unearned premiums (50 per cent.).....	\$913,355 63	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$2,154,833 85; unearned premiums (<i>pro rata</i>).....	1,095,590 28	
Total unearned premiums as computed above.....		2,008,945 91
Total amount of all liabilities.....		\$2,327,649 83
Joint-stock capital actually paid up in cash.....		2,000,000 00
Divisible surplus.....		1,183,757 88
Total.....		\$5,511,407 71

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$398,939,933	\$4,432,571 24
Written or renewed during the year.....	303,119,077	3,099,117 49
Totals.....	\$702,059,010	\$7,531,688 73
Deduct those expired and marked off as terminated.....	328,214,057	3,462,086 30
In force at the end of the year.....	\$373,844,953	\$4,069,602 43
Deduct amount reinsured.....	8,527,903	88,057 33
Net amount in force.....	\$365,317,050	\$3,981,545 10

Largest amount written on any one risk, not deducting reinsurance, \$30,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$1,673,688; tornado, \$5,104.....	\$1,678,792 00
Total amount of the company's stock owned by the directors, at par value.....	57,600 00
Total amount loaned to officers and directors, \$39,000; loaned to stockholders not officers, \$30,000.....	69,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written.....	\$3,060,368 00	\$443,665 00	\$3,404,033 00
Gross premiums received.....	37,802 13	2,439 03	40,241 16
Losses paid.....	32,388 82	1,587 40	33,976 22
Losses incurred.....	27,770 82	1,587 40	29,358 22

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Organized under the laws of the state of Rhode Island. President, J. H. DEWOLF; Secretary, E. L. WATSON. Incorporated 1799. Commenced business 1799. Home office, Providence, R. I.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$500,000 00
Amount of capital paid up in cash.....	500,000 00
Amount of net ledger assets December 31 of previous year.....	\$1,467,932 91
Increase of paid-up capital during 1898.....	100,000 00
Extended at.....	<u>1,567,932 91</u>

II.—INCOME DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$109,359 13	\$83,616 38	
Deduct amount of same not collected.....	3,977 58	1,389 32	
Net collected.....	\$105,381 55	\$82,227 06	
Gross premiums written and renewed during the year,.....	1,351,672 05	465,851 27	
Totals.....	\$1,457,053 60	\$548,078 33	
Deduct gross premiums and bills in course of collection at this date.....	140,157 07	72,285 45	
Entire premiums collected during the year.....	\$1,316,896 53	\$475,792 88	
Deduct reinsurance, rebate, abatement, and return premiums.....	340,569 78	130,158 61	
Received for premiums other than perpetuities....	\$976,326 75	\$345,634 27	\$1,321,961 02
Interest and dividends on stocks and bonds.....			70,128 81
Pullman's Palace Car Company, stock dividend.....			7,500 00
Difference between due from agents 1897 and this statement.....			<u>24,833 91</u>
Total income during the year.....			<u>\$1,424,423 74</u>
Total footings.....			<u>\$2,992,356 65</u>

III.—DISBURSEMENTS DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross amount paid for losses (including \$136,926.60 occurring in previous years).....	\$716,917 94	\$418,110 75	
Deduct amounts received for salvages (on losses of the last or of previous years), \$23,516.06; and from reinsurance in other companies, \$256,476.25.....	153,651 47	126,340 84	
Net amount paid during the year for losses.....	\$563,266 47	\$291,769 91	\$855,036 38
Paid stockholders for interest or dividends (amount declared during the year)...			45,000 00
Commissions or brokerage to agents, less received on reinsurances.....			281,340 20
Salary and all other compensation of president, vice-president, secretary, other officers, and home-office employees.....			66,226 45
Rents.....			6,980 59
Salaries, fees, and all other charges: Officers, clerks, and other employees.....			26,130 24
Taxes on premiums.....			27,861 63
Insurance-department fees and agents' licenses, \$5,774; municipal licenses, \$1,892.09; tax on franchise, \$165.43.....			7,831 52
Advertising, printing, and stationery, \$3,472; legal expenses, \$157.16; furniture and fixtures, \$806; miscellaneous, \$47,651.01.....			57,086 17
Loss on sales or maturity of ledger assets, \$2,212.50; cost of investments over book value, \$52,885.....			<u>55,097 50</u>
Total expenditures during the year.....			<u>\$1,428,590 68</u>
Balance.....			<u>\$1,563,765 97</u>

IV.—LEDGER ASSETS.

Book value of bonds excluding interest, \$467,000; and stocks, \$787,700, \$1,254,700 00		
Cash in company's office.....	1,660 04	
Deposited in banks.....	89,596 51	
Bills receivable, \$38,089.57; agents' debit balances, \$180,505.94.....	218,595 51	
Total.....	\$1,564,552 06	
Deduct agents' credit balances.....	786 09	
Total net ledger assets.....		<u>\$1,563,765 97</u>

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$7,167 11
Market value (not including interest) of bonds and stocks over book value	521,680 00
Gross premiums in course of collection December 31 more than three months due, \$2,373.58.	
Gross assets.....	\$2,092,613 08

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, past due	\$1,203 42
Depreciation from book values of above net ledger assets to bring same to market value: Bonds and stocks.....	5,100 00
Total	6,303 42
Total admitted assets	\$2,086,309 66

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$21,243 62
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	236,226 31
Losses resisted (not outlawed), including, interest, costs and other expenses thereon.....	6,612 18
Total amount of claims for losses	\$264,082 11
Deduct reinsurance due or accrued	49,216 33
Net amount of unpaid losses.....	\$214,865 78
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$789,327.34; unearned premiums (50 per cent.).....	\$394,663 67
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$695,419.90; unearned premiums (<i>pro rata</i>).....	383,482 53
Gross premiums (less reinsurance), including both cash and bills, received and receivable upon all unexpired inland navigation risks, \$31,398.73; unearned premiums (50 per cent.).....	40,699 37
Gross premiums (less reinsurance), cash and bills, received and receivable upon all unexpired marine risks (50 per cent. on time hulls).....	38,446 81
Total unearned premiums as computed above.....	857,292 38
Total amount of all liabilities.....	\$1,072,158 16
Joint-stock capital actually paid up in cash.....	\$500,000 00
Divisible surplus.....	514,151 50
Total.....	\$2,086,309 66

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>M. & I. risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year.....	\$156,934,126	\$1,583,905 06	\$8,334,328	\$249,110 05
Written or renewed during the year..	143,555,638	1,351,672 05	127,491,253	465,851 27
Totals.....	\$300,489,764	\$2,935,577 11	\$135,825,581	\$714,961 32
Deduct those expired and marked off as terminated.....	136,393,593	1,309,196 91	130,694,918	531,208 96
In force at the end of the year....	\$164,096,171	\$1,626,380 20	\$5,130,663	\$183,752 36
Deduct amount reinsured.....	15,986,572	141,632 96	822,243	32,686 36
Net amount in force.....	\$148,109,599	\$1,484,747 24	\$4,308,420	\$151,066 00

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$583,427.16; marine and inland, \$286,755.25; tornado, \$810.34	\$870,992 75
The amount of "special reserve fund," according to law, deposited with the insurance department of the state of Rhode Island.....	100,000 00
The amount of "guaranty surplus fund," as provided for by law.....	100,000 00

BUSINESS IN THE STATE OF KANSAS DURING THE YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written.....	\$982,250 00	\$83,060 00	\$1,065,310 00
Gross premiums received	11,935 26	444 32	12,379 58
Losses paid.....	5,345 97	9 27	5,355 24
Losses incurred	5,143 97	9 27	5,153 24
Amount at risk.....	1,094,030	251,350 00	1,345,380 00

QUEEN INSURANCE COMPANY.

Organized under the laws of the state of New York. President, JAS. A. MACDONALD; Secretary, GEO. W. BURCHELL; Manager, JOSEPH M. ROGERS, Royal building, Chicago, Ill. Incorporated September 11, 1891. Commenced business September 11, 1891. Home office, 43 Cedar street, New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for	\$500,000 00
Amount of capital paid up in cash	500,000 00
Amount of net ledger assets December 31 of previous year	\$4,187,401 82
Extended at	4,187,401 82

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	<i>Fire.</i> \$326,955 40
Add amount collected in 1898, previously written off	69 58
Net collected	\$327,024 98
Gross premiums written and renewed during the year	2,363,901 85
Total	\$2,690,926 83
Deduct gross premiums and bills in course of collection at this date, ...	294,981 25
Entire premiums collected during the year	\$2,395,945 58
Deduct reinsurance, rebate, abatement, and return premiums	527,026 85
Received for premiums other than perpetuals	\$1,868,918 73
Rents from company's property, including \$10,000 for company's use of own buildings	\$31,750 53
Interest and dividends on stocks and bonds	128,652 75
Total rents and interest	160,403 28
Profit on sale or maturity of ledger assets during the year over book values	1,562 50
Total income during the year	\$2,030,884 51
Total footings	\$6,218,286 33

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$144,663.43 occurring in previous years)	<i>Fire.</i> \$1,203,247 56
Deduct amounts received for salvages (on losses of the last or of previous years), \$28,515.66; and from reinsurance in other companies, \$84,158.81	112,674 47
Net amount paid during the year for losses	\$1,090,573 09
Paid stockholders for interest or dividends (amount declared during the year)	100,000 00
Commissions or brokerage to agents, less received on reinsurances	309,741 18
Salary and all other compensation of president, \$17,800.64; vice-president, \$2,500; secretary, \$8,000; other officers, \$42,176.05; home-office employees, \$36,921.96	107,398 65
Rents (including \$10,000 for company's use of own buildings)	18,122 35
Salaries, fees, and all other charges: Clerks, \$41,300.91; other employees, \$38,459.33	79,760 24
Taxes on premiums, \$32,483; on real estate, \$6,600.99	39,083 99
Insurance-department fees and agents' licenses, \$6,825.75; municipal licenses, \$7,338 82; tax on franchise, \$5,202.14	19,366 71
Advertising, printing, and stationery, \$21,748.11; legal expenses, \$1,227.62; repairs and expenses on real estate, \$16,925.24; furniture and fixtures, \$273.47; miscellaneous, \$78,180.18	118,354 62
Amount written off ledger assets to profit-and-loss account—bonds	7,390 82
Total expenditures during the year	\$1,889,791 65
Balance	\$4,328,494 68

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$721,770 68
Book value of bonds excluding interest, \$2,929,889.15; and stocks, \$564,642.39	3,494,531 54
Cash in company's office	11,799 32
Deposited in banks	102,803 45
Bills receivable	228 50
Total	\$4,331,133 49
Deduct all other ledger liabilities	2,638 81
Total net ledger assets	\$4,328,494 68

NON-LEDGER ASSETS.

Interest due (\$35,546.25) and accrued (\$7,816.05) on bonds and stocks,	\$43,362 30	
Interest due on bank balances.....	680 67	
Rents due (\$1,174.32) and accrued (\$2,424.99) on company's property or lease	3,599 31	\$47,642 28
Total.....		
Gross premiums in course of collection December 31 not more than three months due.....	\$289,560 61	
Deduct cost of collection, commission, and brokerage.....	72,225 20	
Net amount of uncollected premiums not more than three months due.....		217,335 41
Gross premiums in course of collection December 31 more than three months due, \$5,516.19.....		
Due for reinsurance on losses paid.....		4 40
Total admitted assets.....		\$4,593,476 77

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$57,680 83	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	91,467 49	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	37,102 45	
Total amount of claims for losses.....	\$186,250 77	
Deduct reinsurance due or accrued.....	7,509 77	
Net amount of unpaid losses.....		\$178,741 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,330,013.77; unearned premiums (50 per cent.).....	\$665,006 87	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,655,225.81; unearned premiums (<i>pro rata</i>).....	867,722 15	
Total unearned premiums as computed above.....		1,532,729 02
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		39,697 83
Return premiums, \$13,752.46; and reinsurance premiums, \$4,581.50.....		18,333 96
Total amount of all liabilities.....		\$1,769,501 81
Joint-stock capital actually paid up in cash.....	\$500,000 00	
Divisible surplus.....	2,823,974 96	
		2,823,974 96
Total.....		\$4,593,476 77

VI.—MISCELLANEOUS.

	RISKS AND PREMIUMS.	Fire risks.	Premiums.
In force December 31, 1897.....		\$304,184,542	\$3,331,650 05
Written or renewed during 1898.....		233,266,210	2,363,901 85
Totals.....		\$537,450,752	\$5,695,551 90
Deduct those expired and marked off as terminated.....		230,970,758	2,491,132 05
In force at the end of the year.....		\$306,479,994	\$3,204,419 85
Deduct amounts reinsured in companies licensed in New York state only.....		19,516,783	189,180 27
Net amount in force.....		\$286,963,211	\$3,015,239 58
Largest amount written on any one risk, not deducting reinsurance, \$50,000.			

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$1,076,444.86; tornado, \$2,001.74.....	\$1,078,446 60
Amount of the company's stock owned by the directors, at par value.....	7,500 00
Does any officer, director or trustee receive a commission or royalty on the business of the company? Yes; contingent commission on profits.	

BUSINESS IN KANSAS DURING THE PAST YEAR.

	Fire.	Tornado.	Aggregate.
Gross risks written.....	\$1,124,257 00	\$142,158 00	\$1,266,415 00
Gross premiums received.....	16,984 80	876 88	17,861 68
Losses paid.....	5,649 81	207 75	5,857 56
Losses incurred.....	7,361 24	207 75	7,568 99
Amount at risk.....	1,987,445 00	396,355 00	2,383,801 00

RELIANCE INSURANCE COMPANY.

Organized under the laws of the state of Pennsylvania. President, WILLIAM CHUBB; Secretary, CHAS. J. WISTER, JR. Incorporated April 21, 1841; commenced business August 9, 1844. Home office, 429 Walnut street, Philadelphia.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$300,000; subscribed for.....	\$300,000 00
Amount of capital paid up in cash.....	300,000 00
Amount of net ledger assets December 31 of previous year.....	\$976,596 68
Extended at.....	976,596 68

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$22,535 00	
Net collected.....	\$22,535 00	
Gross premiums written and renewed during the year.....	368,508 47	
Total.....	\$391,043 47	
Deduct gross premiums and bills in course of collection at this date,	24,560 00	
Entire premiums collected during the year.....	\$366,483 47	
Deduct reinsurance, rebate, abatement, and return premiums.....	94,708 17	
Received for premiums other than perpetuals.....		\$271,775 30
Deposit premiums, received on perpetual risks.....		4,485 87
Rents from company's property, including \$1,000 for company's use of own buildings.....	\$5,003 30	
Interest on real-estate mortgage loans.....	11,468 07	
Interest and dividends on stocks and bonds.....	28,578 90	
Total rents and interests.....		45,050 27
Transfers, surveys, etc.....		338 35
Total income during the year.....		\$321,649 79
Total footings.....		\$1,298,246 47

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$37,264 occurring in previous years).....	<i>Fire.</i> \$184,383 10	
Deduct amounts received for salvages (on losses of the last or of previous years), \$3,740.54; and from reinsurance in other companies, \$17,910.18.....	21,650 72	
Net amount paid during the year for losses.....		\$162,732 38
Deposit premiums returned.....		4,573 79
Paid stockholders for interest or dividends (amount declared during the year) ..		21,000 00
Commission or brokerage to agents, less amount received on reinsurances.....		69,834 94
Salary and all other compensation of president and secretary, same as last year; other officers, \$2,000; home-office employees, \$1,700.....		14,700 00
Salaries, fees, and all other charges: Officers, \$2,000; clerks, \$6,146.25; other employees, \$7,000.....		15,146 25
Taxes on premiums, \$6,711.80; on real estate, \$1,618.75.....		8,330 55
Insurance-department fees and agents' licenses, \$2,365.62; municipal licenses, \$268.82; tax on franchise, \$1,053.76.....		3,693 20
Advertising, printing, and stationery, \$3,579.53; legal expenses, \$61.40; repairs and expenses on real estate, \$1,510.86; furniture and fixtures, \$272.80; miscellaneous, \$18,782.43.....		24,237 02
Loss on sales or maturity of ledger assets, \$48.50; premiums on bonds and stocks, \$5,712.50.....		5,664 00
Total expenditures during the year.....		\$330,912 13
Balance.....		9,262 34

\$967,334 34

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$101,043 48	
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	239,260 00	
Book value of bonds excluding interest, \$548,000; and stocks, \$8,300..	556,300 00	
Cash in company's office.....	1,234 65	
Deposited in banks.....	41,893 07	
Agents' debit balances.....	28,615 52	
Total.....	\$968,346 72	
Deduct agents' credit balances.....	1,012 38	
Total net ledger assets.....		\$967,334 34

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,619 34	
Rents accrued on company's property or lease.....	288 31	
Total.....		\$2,907 65
Market value (not including interest) of bonds and stocks over book value.....		42,451 00
Gross premiums in course of collection December 31 not more than three months due.....	\$24,560 00	
Deduct cost of collection, commission, and brokerage.....	6,735 01	
Net amount of uncollected premiums not more than three months due.....		17,824 99
Deposits on perpetual policies on real estate owned by company.....		747 00
Gross assets.....		\$1,031,264 98
DEDUCT ASSETS NOT ADMITTED.		
Company's stock owned.....	\$2,016 00	
Depreciation from book values of above net ledger assets to bring same to market value: Real estate.....	1,043 48	
Total.....		3,059 48
Total admitted assets.....		\$1,028,205 50

V.—NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$3,328 71	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	35,595 07	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	6,972 39	
Total amount of claims for losses.....	\$45,896 17	
Deduct reinsurance due or accrued.....	7,700 31	
Net amount of unpaid losses.....		\$38,195 86
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$188,954; unearned premiums (50 per cent.).....	\$94,477 00	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$279,612.46; unearned premiums (<i>pro rata</i>).....	149,131 86	
Total unearned premiums as computed above.....		243,608 86
Amount reclaimable by the insured on perpetual fire-insurance policies, being 90 and 95 per cent. of the premium or deposit received.....		135,273 49
Total amount of all liabilities.....		\$417,078 21
Joint-stock capital actually paid up in cash.....	\$300,000 00	
Divisible surplus.....	311,127 29	
		611,127 29
Total.....		\$1,028,205 50

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$47,411,448	\$537,514 81
Written or renewed during the year.....	39,200,526	368,508 47
Totals.....	\$86,611,972	\$906,023 28
Deduct those expired and marked off as terminated.....	37,465,048	390,640 79
In force at the end of the year.....	\$49,146,924	\$515,382 49
Deduct amount reinsured.....	4,473,430	46,816 03
Net amount in force.....	\$44,673,494	\$468,566 46

Perpetual risks (not included above), \$5,415,444; premiums on same, \$148,201.75.
Largest amount written on any one risk, not deducting reinsurance, \$10,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$156,192 00
Amount of the company's stock owned by the directors, at par value.....	42,700 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$764,050 00
Gross premiums received.....	7,850 83
Losses paid.....	4,670 03
Losses incurred.....	6,670 03
Amount at risk.....	1,101,721 00

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the state of Massachusetts. President, A. W. DAMON; Secretary, S. J. HALL. Incorporated 1849. Commenced business 1851. Home office, 292 Main street, Springfield, Mass.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$1,500,000; subscribed for.....	\$1,500,000 00
Amount of capital paid up in cash.....	1,500,000 00
Amount of net ledger assets December 31 of previous year.....	\$3,689,738 68
Extended at.....	3,689,738 68

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$317,262 82	
Deduct amount of same not collected.....	1,225 47	
Net collected.....	\$316,037 35	
Gross premiums written and renewed during the year.....	2,178,027 34	
Total.....	\$2,494,064 69	
Deduct gross premiums and bills in course of collection at this date,	288,571 83	
Entire premiums collected during the year.....	\$2,205,492 86	
Deduct reinsurance, rebate, abatement, and return premiums.....	420,273 70	
Received for premiums other than perpetuals.....		\$1,785,219 16
Rents from company's property.....	\$4,794 02	
Interest on real-estate mortgage loans, \$37,134.95; on other collateral loans, \$4,812.12.....	41,947 07	
Interest and dividends on stocks and bonds.....	138,542 63	
Total rents and interest.....		185,283 72
Total income during the year.....		\$1,970,502 88
Total footings.....		\$5,660,241 56

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$132,633 55 occurring in previous years).....	<i>Fire.</i> \$1,020,488 04	
Deduct amounts received from reinsurance in other companies.....	85,817 88	
Net amount paid during the year for losses.....		\$934,670 16
Paid stockholders for interest or dividends (amount declared during the year)...		150,000 00
Commissions or brokerage to agents, less received on reinsurances.....		338,928 68
Salaries, fees, and all other charges: Officers, clerks, and other employees.....		107,894 17
Taxes on premiums, \$35,184.63; on real estate, \$1,524.19; revenue, \$5,464.39.....		42,173 21
Insurance-department fees and agents' licenses, \$12,601.05; municipal licenses, \$4,917.94; tax on franchise, \$25,430.35; less rebate bank tax, \$6,255.23.....		36,694 11
Advertising, printing, and stationery, \$21,818.35; legal expenses, \$4,731.40; miscellaneous, \$190,750.99.....		217,300 74
Loss on sales or maturity of ledger assets.....		11,805 62
Total expenditures during the year.....		\$1,839,466 69
Balance.....		\$3,820,774 87

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$93,381 64	
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	752,790 00	
Loans secured by pledge of bonds, stocks, or other collaterals.....	84,275 00	
Book value of bonds excluding interest, \$510,259.37; and stocks, \$2,240,622.53.....	2,750,881 90	
Cash in company's office.....	20,179 99	
Deposited in banks.....	119,266 34	
Total net ledger assets.....		\$3,820,774 87

NON-LEDGER ASSETS.

Interest due (\$2,050) and accrued (\$18,416.45) on mortgages.....	\$20,466 45	
Interest accrued on bonds and stocks.....	29,673 72	
Interest accrued on collateral loans.....	2,137 20	
Rents accrued on company's property or lease.....	988 17	
Total.....		53,265 54
Market value of real estate over book value.....		37,618 36

Market value (not including interest) of bonds and stocks over book value.....	\$567,283 10
Gross premiums in course of collection December 31 not more than three months due.....	\$288,571 83
Deduct cost of collection, commission, and brokerage.....	57,714 37
Net amount of uncollected premiums not more than three months due.....	230,857 46
Due from other companies for reinsurance on losses already paid.....	7,144 69
Total admitted assets.....	\$4,716,944 02

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$29,774 11
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	156,567 60
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	12,187 31
Total amount of claims for losses.....	\$198,529 02
Deduct reinsurance due or accrued.....	27,911 11
Net amount of unpaid losses.....	\$170,617 91
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,195,545.75; unearned premiums (50 per cent.).....	\$597,772 87
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,603,931.31; unearned premiums (<i>pro rata</i>).....	851,983 84
Total unearned premiums as computed above.....	1,449,756 71
Total amount of all liabilities.....	\$1,620,374 62
Joint-stock capital actually paid up in cash.....	\$1,500,000 00
Divisible surplus.....	1,596,569 40
	3,096,569 40
Total.....	\$4,716,944 02

VI.—MISCELLANEOUS.

	RISKS AND PREMIUMS.	Fire risks.	Premiums.
In force December 31, 1897.....		\$264,656,864	\$3,039,584 28
Written or renewed in 1898.....		211,049,678	2,178,027 34
Totals.....		\$475,706,542	\$5,217,611 62
Deduct expirations and cancellations.....		192,417,221	2,270,681 77
In force December 31, 1898.....		\$283,289,321	\$2,946,919 85
Deduct amount reinsured.....		18,262,350	147,452 79
Net amount in force.....		\$265,026,971	\$2,799,477 06

Largest amount written on any one risk, not deducting reinsurance, \$80,000; reinsured down to \$35,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$946,964.80; tornado, \$1,187.64.....	\$951,152 44
Amount of the company's stock owned by the directors, at par value.....	142,900 00
Amount loaned to officers and directors, \$2,000; loaned to stockholders not officers, \$42,325.....	44,325 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	Fire.	Tornado.	Aggregate.
Gross risks written.....	\$3,736,809 00	\$671,618 00	\$4,408,427 00
Gross premiums received.....	57,763 93	4,277 74	62,041 67
Losses paid.....	10,805 50	422 61	11,228 11
Losses incurred.....	12,339 87	444 45	12,784 32
Amount at risk.....	5,447,774 00	1,609,964 00	7,057,738 00

SPRING GARDEN INSURANCE COMPANY.

Organized under the laws of the state of Pennsylvania. President, CHARLES ROBERTS; Secretary, CLARENCE E. PORTER. Incorporated April 15, 1835. Commenced business August 29, 1835. Home office, 431 Walnut street, Philadelphia.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$400,000; subscribed for	\$400,000 00
Amount of capital paid up in cash	400,000 00
Amount of net ledger assets December 31 of previous year	\$1,423,171 63
Extended at	1,423,171 63

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	<i>Fire.</i> \$130,560 41
Net collected.	\$130,560 41
Gross premiums written and renewed during the year	861,889 87
Total	\$992,450 28
Deduct gross premiums and bills in course of collection at this date, ...	125,710 23
Entire premiums collected during the year	\$866,740 05
Deduct reinsurance, rebate, abatement, and return premiums	306,259 16
Received for premiums other than perpetuals	\$560,480 89
Deposit premiums, received on perpetual risks	18,172 40
Rents from company's property, including \$4,000 for company's use of own buildings	\$14,125 26
Interest on real-estate mortgage loans, \$8,067.34; on other collateral loans, \$7,794.16	15,861 50
Interest and dividends on stocks and bonds	36,274 10
Total rents and interest	66,280 86
Profit on sale or maturity of ledger assets during the year over book values	3,576 80
From all other sources, viz.: Earnings on perpetual policies canceled, \$1,040.95; surveys and transfer fees, \$375.50	1,416 45
Total income during the year	\$649,907 40
Total footings	\$2,078,079 03

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$39,081 occurring in previous years)	<i>Fire.</i> \$357,909 34
Deduct amounts received for salvages (on losses of the last or of previous years), \$4,437.79; and from reinsurance in other companies, \$38,371.16	73,108 95
Net amount paid during the year for losses on term policies, ...	\$284,800 39
Amount paid during the year for losses on perpetual policies	8,837 37
Deposit premiums returned	13,996 62
Paid stockholders for interest or dividends (amount declared during the year) ..	32,000 00
Commissions or brokerage to agents, less received on reinsurances	130,322 82
Salaries and all other compensation: Officers, \$13,800; home-office employees, \$20,569.54	34,369 54
Refits	4,000 00
Taxes on premiums, \$20,593.24; on real estate, \$3,754.76; internal-revenue stamps, \$2,314.71	26,662 71
Insurance-department fees and agents' licenses, \$3,488.21; municipal licenses, \$305.88; tax on franchise, \$1,944	5,738 09
Advertising, printing, and stationery, \$8,004.70; legal expenses, \$1,000; repairs and expenses on real estate, \$6,038.30; maps, \$5,706.06; miscellaneous, \$48,599.34; home-office improvements, \$1,154.92	70,503 3
Loss on sales or maturity of ledger assets, \$1,660.91; bad debts, \$2,874.71	4,535 62
Total expenditures during the year	\$615,766 48
Balance	\$1,462,312 55

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$325,469 65
Mortgage loans on real estate on which not more than one year's interest is due, first liens	139,400 00
Loans secured by pledge of bonds, stocks, or other collaterals	63,600 00
Book value of bonds excluding interest, \$806,762.37; and stocks, \$85,908.45	892,670 82
Cash in company's office	8,409 56
Deposited in banks	31,762 52
Bills receivable	1,000 00
Total net ledger assets	\$1,462,312 55

NON-LEDGER ASSETS.

Interest due (\$87.50) and accrued (\$2,026.50) on mortgages.....	\$2,114 00	
Interest accrued on bonds and stocks.....	13,092 00	
Interest due (\$1,398) and accrued (\$466) on collateral loans.....	1,864 00	
Due from other companies for reinsurance of losses, \$384.67; amount reclaimable on perpetual policies, \$225.....	609 67	
Rents accrued on company's property or lease.....	456 75	
Total.....		\$18,136 42
Market value (not including interest) of bonds and stocks over book value.....		23,614 18
Gross premiums in course of collection December 31 not more than three months due.....	\$125,710 23	
Deduct cost of collection, commission, and brokerage.....	12,581 77	
Net amount of uncollected premiums not more than three months due.....		113,128 46
Gross premiums in course of collection December 31 more than three months due, \$4,580.94.....		
Gross assets.....		\$1,617,191 61
Deduct real estate.....		48,669 65
Total admitted assets.....		\$1,568,521 96

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$1,069 40	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	71,596 21	
Losses resisted (not outlaved), including interest, costs and other expenses thereon.....	9,150 00	
Total amount of claims for losses.....	\$81,815 61	
Deduct reinsurance due or accrued.....	20,702 55	
Net amount of unpaid losses.....		\$61,113 06
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$335,257.87; unearned premiums (50 per cent.).....	\$167,628 93	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$583,197.53; unearned premiums (<i>pro rata</i>).....	332,093 85	
Total unearned premiums as computed above.....		499,722 78
Amount reclaimable by the insured on perpetual fire-insurance policies, being 90 and 95 per cent. of the premium or deposit received.....		399,340 33
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		7,664 53
Return premiums, \$10,625.72; and reinsurance premiums, \$28,298.46.....		38,924 18
Reserved for contingencies.....		10,000 00
Total amount of all liabilities.....		\$1,016,764 88
Joint-stock capital actually paid up in cash.....	\$400,000 00	
Divisible surplus.....	151,757 08	
Total.....		\$551,757 08
Total.....		\$1,568,521 96

VI.—MISCELLANEOUS.

	RISKS AND PREMIUMS.	Fire risks.	Premiums.
In force December 31, 1897.....	\$112,410,174 10	\$1,021,835 35	
Written or renewed in 1898.....	98,034,378 63	861,889 87	
Totals.....	\$210,444,552 73	\$1,883,725 22	
Deduct those expired and marked off as terminated.....	80,808,578 18	775,232 27	
In force December 31, 1898.....	\$129,635,974 55	\$1,128,492 95	
Deduct amount reinsured.....	24,510,987 87	208,037 55	
Net amount in force.....	\$105,124,986 68	\$920,455 40	
Largest amount in any one hazard, \$15,000.			

GENERAL INTERROGATORIES.

Losses incurred during the year: Term, \$298,736.98; perpetual, \$2,713.12; total....	\$301,010 10
Amount of the company's stock owned by the directors, at par value.....	78,750 00
Amount loaned to directors.....	5,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$1,136,310 00
Gross premiums received.....	11,758 03
Losses paid.....	3,461 43
Losses incurred.....	5,272 37

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the state of Minnesota. President, C. H. BIGELOW; Secretary, A. W. PERRY. Incorporated May, 1865. Commenced business May, 1865. Home office, corner Third and Jackson streets, St. Paul, Minn.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for.....	\$500,000 00
Amount of capital paid up in cash.....	500,000 00
Amount of net ledger assets December 31 of previous year.....	\$2,159,983 88
Extended at.....	2,159,983 88

II.—INCOME DURING YEAR.

	Fire.	M. & I.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$176,220 49	\$27,500 68	
Net collected.....	\$176,220 49	\$27,500 68	
Gross premiums written and renewed during the year.....	1,830,922 44	399,825 27	
Totals.....	\$2,007,142 93	\$427,325 95	
Entire premiums collected during the year.....	\$2,007,142 93	\$427,325 95	
Deduct reinsurance, rebate, abatement, and return premiums.....	314,029 17	105,744 37	
Received for premiums other than perpetuals.....	\$1,693,113 76	\$321,581 58	\$2,014,695 34
Rents from company's property, including \$5,400 for company's use of own buildings.....		\$47,477 78	
Interest on real-estate mortgage loans, \$23,851.97; on other collateral loans, \$7,412.04.....		31,266 01	
Interest and dividends on stocks and bonds, \$42,585.30; from all other sources, \$7,320.37.....		50,088 67	
Total rents and interest.....			128,830 46
Total income during the year.....			\$2,143,525 80
Total footings.....			\$4,303,509 68

III.—DISBURSEMENTS DURING YEAR.

	Fire.	M. & I.	
Gross amount paid for losses (including \$154,049.30 occurring in previous years).....	\$896,270 69	\$304,460 26	
Deduct amounts received for salvages (on losses of the last or of previous years), \$9,828.30; and from reinsurance in other companies, \$167,809.99.....	103,314 55	74,323 74	
Net amount paid during the year for losses.....	\$792,956 14	\$230,136 52	\$1,023,092 66
Paid stockholders for interest or dividends (amount declared during the year)...			50,000 00
Commissions or brokerage to agents, less received on reinsurances.....			332,402 10
Salary and all other compensation of president, \$10,000; secretary, \$6,666.67; other officers, \$11,536.11; home-office employees, \$21,833.14.....			50,035 92
Rents (including \$5,400 for company's use of own buildings).....			5,400 00
Salaries, fees and all other charges: Officers, \$28,202.78; clerks, \$21,833.14; other employees, \$29,278 28.....			79,314 20
Taxes on premiums, \$37,662.38; on real estate, \$7,675.83.....			45,338 21
Insurance-department fees and agents' licenses, \$3,874.89; municipal licenses, \$4,589.70.....			8,464 59
Advertising, printing, and stationery, \$13,756.10; legal expenses, \$5,872.45; repairs and expenses on real estate, \$21,350.28; furniture and fixtures, \$129.25; miscellaneous, \$104,374.11.....			145,482 19
Loss on sales or maturity of ledger assets.....			90,028 01
Total expenditures during the year.....			\$1,779,521 96
Balance.....			\$2,523,987 72

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$599,552 26
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	410,353 20
Loans secured by pledge of bonds, stocks, or other collaterals.....	142,036 00
Book value of bonds excluding interest, \$775,146.04; and stocks, \$223,921.62.....	999,067 66
Cash in company's office.....	15,034 74
Deposited in banks.....	125,877 51
Bills receivable, \$26,516.71; agents' debit balances, \$222,343.74.....	249,160 45
Total.....	\$2,541,081 82
Deduct agents' credit balances.....	17,094 10
Market value (not including interest) of bonds and stocks over book value, \$15,184.86.....	
Total admitted assets.....	\$2,523,987 72

V.—NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$71,116 66	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	138,582 67	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	6,225 00	
Total amount of claims for losses	\$215,924 33	
Deduct reinsurance due or accrued.....	25,290 75	
Net amount of unpaid losses.....		\$190,633 58
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$721,308.90; unearned premiums (50 per cent.).....	\$360,654 45	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,085,380.20; unearned premiums (<i>pro rata</i>).....	582,848 61	
Gross premiums (less reinsurance), including both cash and bills, received and receivable upon all unexpired inland navigation risks, \$145,809.63; unearned premiums (50 per cent.).....	72,904 81	
Total unearned premiums as computed above.....		1,016,407 87
Commissions, brokerage and other charges due to agents and brokers on premiums paid.....		32,057 49
Total amount of all liabilities.....		\$1,239,098 94
Joint-stock capital actually paid up in cash.....		500,000 00
Divisible surplus.....		784,888 78
Total.....		\$2,523,987 72

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>M. & I. risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$142,482,574	\$1,875,507 21	\$5,231,570	\$170,409 77
Written or renewed in 1898.....	125,520,483	1,830,922 44	57,075,673	399,825 27
Totals	\$268,003,057	\$3,706,429 65	\$62,307,243	\$570,235 04
Deduct expirations and cancellations	109,583,658	1,721,645 95	56,439,677	396,632 08
In force December 31, 1898	\$158,419,399	\$1,984,783 70	\$5,867,566	\$173,602 96
Deduct amount reinsured.....	17,019,240	178,094 60	858,820	27,793 33
Net amount in force.....	\$141,400,159	\$1,806,689 10	\$5,008,746	\$145,809 63

Largest amount in any one hazard, \$10,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$776,373.91; marine and inland, \$287,783.71; tornado, \$8,573.46	\$1,072,731 08
Amount of the company's stock owned by the directors, at par value	76,400 00
Amount loaned to officers and directors, \$80,500; loaned to stockholders not officers, \$11,700.....	92,200 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written.....	\$1,826,743 00	\$298,210 00	\$2,124,953 00
Gross premiums received.....	21,427 02	2,082 83	23,509 85
Losses paid.....	11,083 88	295 55	11,379 43
Losses incurred.....	12,417 73	295 55	12,713 28
Amount at risk.....	2,119,001 00	287,871 00	2,406,871 00

TRADERS' INSURANCE COMPANY.

Organized under the laws of the state of Illinois. President, E. BUCKINGHAM; Secretary, R. J. SMITH. Incorporated February, 1865. Commenced business May, 1872. Home office, 160 La Salle street, Chicago.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$500,000 00
Amount of capital paid up in cash.....	500,000 00
Amount of net ledger assets December 31 of previous year.....	\$1,716,899 48
Extended at	1,716,899 48

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire. \$68,501 86	
Deduct amount of same not collected.....	5 50	
Net collected	\$68,496 36	
Gross premiums written and renewed during the year.....	\$94,447 68	
Total	\$962,944 04	
Deduct gross premiums and bills in course of collection at this date, ...	83,888 36	
Entire premiums collected during the year.....	\$879,055 68	
Deduct reinsurance, rebate, abatement, and return premiums.....	210,748 82	
Received for premiums other than perpetuals.....		\$668,306 86
Rents from company's property.....	\$701 37	
Interest on real-estate mortgage loans, \$15,247.26; on other collateral loans, \$1,350.....	16,597 26	
Interest and dividends on stocks and bonds, \$71,485.69; from all other sources, \$5.95.....	71,491 64	
Total rents and interest		88,790 27
Profit on sale or maturity of ledger assets during the year over book values.....		7,544 83
Total income during the year.....		\$764,641 96
Total footings.....		\$2,481,541 44

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$53,725.91 occurring in previous years).....	Fire. \$447,982 25	
Deduct amounts received for salvages (on losses of the last or of previous years), \$8,512.97; and from reinsurance in other companies, \$16,778.45.....	55,291 42	
Net amount paid during the year for losses.....		\$392,690 83
Paid stockholders for interest or dividends (amount declared during the year) ..		50,000 00
Commissions or brokerage to agents, less received on reinsurances.....		128,990 32
Salary and all other compensation of president, \$1,200; secretary, \$6,000; other officers, \$4,000.....		11,200 00
Rents.....		6,000 00
Salaries and allowances to agents.....		3,600 00
Salaries, fees, and all other charges: Clerks, \$27,834.82; other employees, \$25,099.16, ...		52,933 98
Taxes on premiums, \$13,657.95; on real estate, \$236.24.....		13,894 22
Insurance-department fees and agents' licenses, \$4,754.21; municipal licenses, \$110.76; tax on franchise, \$10,886.57.....		15,751 54
Advertising, printing, and stationery, \$13,904.78; repairs and expenses on real estate, \$586.72; miscellaneous, \$36,721.75.....		51,213 25
Loss on sales or maturity of ledger assets, \$1,000; profit and loss, \$706.69.....		1,706 69
Total expenditures during the year.....		\$727,980 83
Balance.....		\$1,753,560 61

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$31,985 70	
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	209,250 00	
Loans secured by pledge of bonds, stocks, or other collaterals	25,500 00	
Book value of bonds excluding interest, \$360,171.25; and stocks, \$1,047,401; total.....	1,407,572 25	
Cash in company's office.....	3,782 58	
Deposited in banks.....	80,170 43	
All other ledger assets.....	15,095 38	
Total.....	\$1,773,356 34	
Deduct ledger liabilities.....	19,795 73	
Total net ledger assets		\$1,753,560 61

NON-LEDGER ASSETS.

Interest due (\$585) and accrued (\$3,602.04) on mortgages.....	\$4,187 04	
Interest accrued on bonds and stocks	6,171 66	
Interest accrued on collateral loans	397 50	
Total		\$10,756 20
Market value (not including interest) of bonds and stocks over book value.....		267,907 75
Gross premiums in course of collection December 31 not more than three months due.....	\$81,922 94	
Deduct cost of collection, commission, and brokerage	9,412 06	
Net amount of uncollected premiums not more than three months due.....		72,510 88
Gross premiums in course of collection December 31 more than three months due, \$1,965.42.		
Total admitted assets.....		\$2,104,735 44

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$6,985.42; not yet due, \$9,981.65) ...	\$16,967 07	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	85,490 57	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	17,675 95	
Total amount of claims for losses.	\$120,133 59	
Deduct reinsurance due or accrued.	18,644 32	
Net amount of unpaid losses.		\$101,489 27
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$501,899.72; unearned premiums (50 per cent.).	\$250,949 86	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$468,387.78; unearned premiums (<i>pro rata</i>)	251,776 88	
Total unearned premiums as computed above.....		502,726 74
Total amount of all liabilities.....		\$604,216 01
Joint-stock capital actually paid up in cash.....	\$500,000 00	
Divisible surplus.....	1,000,519 43	
		1,500,519 43
Total.....		\$2,104,735 44

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$76,415,949	\$996,963 42
Written or renewed during the year.....	80,776,989	894,447 68
Totals.....	\$157,192,938	\$1,891,411 10
Deduct those expired and marked off as terminated	67,872,318	830,147 57
In force at the end of the year.....	\$89,320,620	\$1,061,263 53
Deduct amount reinsured.....	12,537,419	90,976 03
Net amount in force.....	\$76,783,201	\$970,287 50

Largest amount written on any one risk, not deducting reinsurance, \$25,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$421,730 53
Amount of the company's stock owned by the directors, at par value.....	139,900 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$981,258 00
Gross premiums received.....	13,758 02
Losses paid.....	10,866 59
Losses incurred.....	11,952 73
Amount at risk.....	981,258 00

WESTCHESTER FIRE INSURANCE COMPANY.

Organized under the laws of the state of New York. President, GEO. R. CRAWFORD; Secretary, M. O. BROWN. Incorporated as a mutual March 14, 1837. Commenced business as a joint-stock January 1, 1870. Home office, 66 Wall street, New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$300,000; subscribed for	\$300,000 00
Amount of capital paid up in cash	300,000 00
Amount of net ledger assets December 31 of previous year.....	\$2,166,206 71
Extended at	<u>2,166,206 71</u>

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	<i>Fire.</i> \$252,608 20	
Deduct amount of same not collected	6,725 80	
Net collected	<u>\$245,882 40</u>	
Gross premiums written and renewed during the year.....	1,473,289 77	
Total	<u>\$1,719,172 17</u>	
Deduct gross premiums and bills in course of collection at this date, ...	266,243 14	
Entire premiums collected during the year	<u>\$1,452,929 03</u>	
Deduct reinsurance, rebate, abatement, and return premiums.	248,491 05	
Received for premiums other than perpetuals		\$1,204,437 98
Rents from company's property	\$965 30	
Interest on real-estate mortgage loans, \$27,388.11; on other collateral loans, \$292.50	27,680 61	
Interest and dividends on stocks and bonds, \$66,122.50; from all other sources, \$248.83	66,371 33	
Total rents and interest		95,017 24
Profit on sale or maturity of ledger assets during the year over book values.....		<u>10,168 75</u>
Total income during the year.....		<u>\$1,309,623 97</u>
Total footings		<u>\$3,475,880 68</u>

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$103,625.90 occurring in previous years)	<i>Fire.</i> \$729,228 10	
Deduct amounts received for salvages (on losses of the last or of previous years) \$16,520.90; and from reinsurance in other companies, \$42,571.28	59,092 18	
Net amount paid during the year for losses		\$670,135 92
Paid stockholders for interest or dividends (amount declared during the year)...		30,000 00
Commissions or brokerage to agents, less received on reinsurances		277,668 57
Salary and all other compensation of president, \$15,000; vice-president, \$6,000; secretary, \$10,000; other officers, \$8,000; home-office employees, \$27,600		66,600 00
Salaries, fees, and all other charges: Other employees		42,537 65
Taxes on premiums, \$30,007.49; on real estate, \$3,823.24		33,830 73
Insurance-department fees and agents' licenses, \$5,720.80; municipal licenses, \$3,080.50; tax on franchise, \$1,287.58		10,088 88
Advertising, printing, and stationery, \$21,447.82; legal expenses, \$950; repairs and expenses on real estate, \$651.94; furniture and fixtures, \$2,260.90; miscellaneous, \$80,909.28		106,219 94
Loss on sales or maturity of ledger assets		<u>50 00</u>
Total expenditures during the year		<u>\$1,237,131 69</u>
Balance		<u>\$2,238,698 99</u>

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$222,887 01	
Mortgage loans on real estate on which not more than one year's interest is due, first liens	512,450 00	
Loans secured by pledge of bonds, stocks, or other collaterals	2,500 00	
Book value of bonds excluding interest, \$430,213.88; and stocks, \$947,762.50	1,377,976 38	
Deposited in banks	122,885 60	
Total net ledger assets.....		<u>\$2,238,698 99</u>

NON-LEDGER ASSETS.

Interest due (\$6,336.07) and accrued (\$2,627.88) on mortgages.....	\$8,963 95
Market value of real estate over book value.....	112 99
Market value (not including interest) of bonds and stocks over book value.....	213,123 62
Gross premiums in course of collection December 31 not more than three months due.....	\$268,243 14
Deduct cost of collection, commission, and brokerage.....	67,927 35
Net amount of uncollected premiums not more than three months due.....	198,315 79
Gross premiums in course of collection December 31 more than three months due, \$16,029.80.	
Total admitted assets.....	\$2,659,215 34

V.—NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$29,168 88
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	120,324 97
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	7,983 00
Total amount of claims for losses.....	\$157,476 85
Deduct reinsurance due or accrued.....	25,336 66
Net amount of unpaid losses.....	\$132,140 19
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual risks, \$812,153.80; unearned premiums (50 per cent.).....	\$406,076 90
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,269,448.12; unearned premiums (<i>pro rata</i>).....	662,238 70
Total unearned premiums as computed above.....	1,068,315 60
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	24,239 16
Total amount of all liabilities.....	\$1,224,694 95
Joint-stock capital actually paid up in cash.....	300,000 00
Divisible surplus.....	1,134,520 39
Total.....	\$2,659,215 34

VI.—MISCELLANEOUS.

	RISKS AND PREMIUMS.	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$202,407,627	\$202,407,627	\$2,190,474 84
Written or renewed in 1898.....	146,482,627	146,482,627	1,473,289 77
Totals.....	\$348,890,254	\$348,890,254	\$3,663,764 61
Deduct expirations and cancellations.....	140,118,924	140,118,924	1,455,651 71
In force December 31, 1898.....	\$208,771,330	\$208,771,330	\$2,208,112 90
Deduct amount reinsured.....	11,823,041	11,823,041	126,510 98
Net amount in force.....	\$196,948,289	\$196,948,289	\$2,081,601 92
Largest amount in any one hazard, \$25,000.			

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$699,727 13
Amount of the company's stock owned by the directors, at par value.....	96,820 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$1,684,293 00
Gross premiums received.....	24,046 77
Losses paid.....	9,365 05
Losses incurred.....	14,041 87
Amount at risk.....	2,105,366 00

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

Organized under the laws of the state of New York. President, MARSHALL S. DRIGGS; Secretary, FREDERICK H. WAY. Incorporated March, 1853. Commenced business March, 1853. Home office No. 15 Broadway, Brooklyn, N. Y.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$250,000; subscribed for.....	\$250,000 00
Amount of capital paid up in cash.....	250,000 00
Amount of net ledger assets December 31 of previous year.....	\$1,613,560 39
Extended at	1,613,560 39

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$94,029 81	
Deduct amount of same not collected.....	7,522 38	
Net collected.....	\$86,507 43	
Gross premiums written and renewed during the year.....	730,470 17	
Total.....	\$816,977 60	
Deduct gross premiums and bills in course of collection at this date,	95,230 54	
Entire premiums collected during the year.....	\$721,747 06	
Deduct reinsurance, rebate, abatement, and return premiums.....	105,316 82	
Received for premiums other than perpetuals.....		\$616,430 24
Rents from company's property, including \$15,500 for company's use of own buildings.....	\$44,600 23	
Interest on real-estate mortgage loans.....	11,130 56	
Interest and dividends on stocks and bonds.....	39,637 12	
Total rents and interest.....		95,367 91
Profit on sale or maturity of ledger assets during the year over book values.....		88,691 99
Total income during the year.....		\$800,490 14
Total footings		\$2,414,050 53

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$54,519.51 occurring in previous years).....	<i>Fire.</i> \$306,701 03	
Deduct amounts received for salvages (on losses of the last or of previous years), \$3,991.74; and from reinsurance in other companies, \$20,875.81	24,867 55	
Net amount paid during the year for losses.....		\$281,833 48
Paid stockholders for interest or dividends (amount declared during the year, \$50,000)		49,055 00
Commissions or brokerage to agents, less received on reinsurances.....		159,202 02
Rents (including \$15,500 for company's use of own buildings)		17,200 00
Salaries, fees, and all other charges: Officers, \$122,250; clerks, \$46,596.09		68,846 09
Taxes on premiums, \$6,765.51; on real estate, \$6,469.35.....		13,234 87
Insurance-department fees and agents' licenses, \$2,701.18; municipal licenses, \$1,163.14; tax on franchise, \$145.....		
Advertising, printing, and stationery, \$6,200.39; legal expenses, \$196; repairs and expenses on real estate, \$11,821.21; miscellaneous, \$36,220.47.....		58,447 39
Total expenditures during the year.....		\$647,818 85
Balance		\$1,766,231 68

IV.—LEDGER ASSETS.

Book value of real estate.....	\$632,574 13	
Mortgage loans on real estate, first liens.....	244,400 00	
Book value of bonds excluding interest, \$176,476.37; and stocks, \$690,242.55.....	866,718 62	
Cash in company's office.....	3,160 61	
Deposited in bank.....	19,378 32	
Total net ledger assets		\$1,766,231 68

NON-LEDGER ASSETS.

Interest due (\$390.93) and accrued (\$947.75) on mortgages.....	\$1,338 68	
Interest accrued on bonds and stocks	4,579 38	
Rents due and accrued on company's property or lease.....	5,745 31	
Total.....		11,663 37

Market value (not including interest) of bonds and stocks over book value.....	\$93,884 88
Gross premiums in course of collection December 31 not more than three months due.....	\$94,883 25
Deduct cost of collection, commission, and brokerage.....	21,181 77
Net amount of uncollected premiums not more than three months due.....	73,701 48
Gross premiums in course of collection December 31 more than three months due, \$347.29.	
Total admitted assets.....	\$1,945,481 41

V.—NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$15,157 49	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	23,898 75	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,313 04	
Total amount of claims for losses.....	\$43,869 28	
Deduct reinsurance due or accrued.....	3,402 36	
Net amount of unpaid losses.....		\$40,466 92
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$354,251.82; unearned premiums (50 per cent.).....	\$177,125 91	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$715,793.30; unearned premiums (<i>pro rata</i>).....	381,984 84	
Total unearned premiums as computed above.....		559,110 75
Cash dividends remaining unpaid to stockholders.....		960 00
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		6,256 84
Reinsurance premiums.....		1,888 78
Total amount of all liabilities.....		\$608,683 29
Joint-stock capital actually paid up in cash.....		250,000 00
Divisible surplus.....		1,086,798 12
Total.....		\$1,945,481 41

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of preceding year.....	\$129,749,519	\$1,083,317 55
Written or renewed during the year.....	82,120,594	730,470 17
Totals.....	\$211,870,113	\$1,813,787 72
Deduct those expired and marked off as terminated.....	76,935,956	688,961 29
In force at the end of the year.....	\$134,934,157	\$1,124,825 43
Deduct amount reinsured.....	5,949,235	54,780 31
Net amount in force.....	\$128,984,922	\$1,070,045 12

Largest amount written on any one risk, not deducting reinsurance, \$25,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$263,881 74
Total amount of the company's stock owned by the directors, at par value.....	46,600 00
The amount of "special reserve fund," according to law, deposited with the insurance department of the state of New York.....	280,000 00
The amount of "guaranty surplus fund," as provided for by law.....	280,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$1,015,295 00
Gross premiums received.....	11,723 52
Losses paid.....	2,067 43
Losses incurred.....	2,019 78
Amount at risk.....	1,032,815 00

DETAILED STATEMENTS OF FIRE INSURANCE COMPANIES OF FOREIGN COUNTRIES.

British America.
Commercial Union,
Hamburg Bremen.
Imperial.
Lancashire.
Liverpool and London and Globe.
London Assurance.
London and Lancashire.
Manchester.

North British and Mercantile.
Northern Assurance.
Norwich Union.
Palatine.
Prussian National.
Royal.
Royal Exchange.
Sun Fire Office.
Western Assurance.

DETAILED STATEMENTS.

BRITISH AMERICA ASSURANCE COMPANY.

Organized under the laws of the Dominion of Canada. President, GEO. A. COX; Secretary, P. H. SIMS. Incorporated February 13, 1833. Home office, 18 and 20 Front street east, Toronto.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year	\$1,167,082 32
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II.—INCOME DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Entire premiums collected during the year	\$1,128,965 69	\$208,177 71	
Deduct reinsurance, rebate, abatement and return premiums	273,148 67	46,444 71	
Received for premiums other than perpetuals....	\$855,817 02	\$161,733 00	\$1,017,550 02
Interest and dividends on stocks and bonds			42,776 04
Profit on sale or maturity of ledger assets during the year over book values			16,467 00
Total income during the year			\$1,076,793 06
Total footings			\$2,243,875 38

III.—DISBURSEMENTS DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross amount paid for losses (including \$118,292.75 occurring in previous years)	\$611,047 84	\$133,462 11	
Deduct amounts received for salvages (on losses of the last or of previous years) \$9,547.89; and from reinsurance in other companies, \$68,165.49	61,969 17	15,744 21	
Net amount paid during the year for losses	\$549,078 67	\$117,717 90	\$666,796 57
Commissions or brokerage to agents, less received on reinsurances			192,927 87
Salary and all other compensation of president, \$2,000; vice-president, \$4,000; secretary, \$4,000			4,320 00
Rents			49,032 42
Salaries, fees, and all other charges: Officers, \$9,280; clerks, \$19,222.41; other employees, \$20,530.01			21,496 60
Taxes on premiums			10,394 27
Insurance-department fees and agents' licenses, \$6,822.32; municipal licenses, \$3,409.57; tax on franchise, \$162.38			71,687 90
Advertising, printing, and stationery, \$9,803.10; legal expenses, \$1,306.66; miscellaneous, \$60,578.74			3,691 50
Loss on sales or maturity of ledger assets			32,144 94
Remitted to home office			
Total expenditures during the year			\$1,052,492 07
Balance			\$1,191,383 31

IV.—LEDGER ASSETS.

Mortgage loans on real estate on which not more than one year's interest is due, first liens	\$10,000 00	
Book value of bonds excluding interest	988,501 50	
Deposited in banks	42,188 60	
Bills receivable, \$6,365.48; agents' debit balances, \$144,324.73	150,693 21	
Total net ledger assets		\$1,191,383 31

NON-LEDGER ASSETS.

Interest due (\$8,065) and accrued (\$1,647.51) on bonds and stocks	9,712 51
Market value (not including interest) of bonds and stocks over book value	9,571 25
Total admitted assets	\$1,210,667 07

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$60,602 05	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	57,889 69	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	9,880 00	
Net amount of unpaid losses.....		\$128,371 74
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$635,753.34; unearned premiums (50 per cent.).....	\$317,876 67	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$425,388.55; unearned premiums (<i>pro rata</i>).....	228,096 72	
Gross premiums (less reinsurance), including both cash and bills, received and receivable upon all unexpired inland navigation risks, \$28,898.25; unearned premiums (50 per cent.).....	14,449 12	
Gross premiums (less reinsurance), cash and bills, received and receivable upon all unexpired marine risks (50 per cent. on time hulls).....	4,443 71	
Total unearned premiums as computed above.....		564,866 22
Total amount of all liabilities.....		\$693,237 96
Divisible surplus.....		517,429 11
Total.....		\$1,210,667 07

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>M. & I. risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1897.....	\$99,604,365	\$1,183,373 71	\$2,111,053	\$41,882 34
Written or renewed during the year, ...	108,120,761	1,128,965 69	23,268,603	208,177 71
Totals.....	\$207,725,126	\$2,312,339 40	\$25,379,656	\$250,060 05
Deduct those expired and marked off as terminated.....	94,627,756	1,187,918 70	23,503,502	213,835 21
In force at the end of the year....	\$113,097,370	\$1,124,420 70	\$1,876,154	\$36,224 84
Deduct amount reinsured.....	6,387,070	63,278 81	.....	.....
Net amount in force.....	\$106,710,300	\$1,061,141 89	\$1,876,154	\$36,224 84

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$533,792.12; marine and inland, \$143,083.44..	\$676,875 56
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BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$1,011,668 00
Gross premiums received	15,560 04
Losses paid.....	15,449 12
Losses incurred	17,455 37
Amount at risk	1,288,743 00

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

Organized under the laws of the kingdom of Great Britain. Manager, (vacant); assistant manager, A. H. WRAY. Incorporated September 28, 1861. Commenced business in United States January, 1871. Home office, corner of Pine and William streets, New York.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year	\$3,141,071 62	
Extended at		\$3,141,071 62

II.—INCOME DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.	\$397,732 06	\$3,500 00	
Net collected	\$397,732 06	\$3,500 00	
Gross premiums written and renewed during the year, ...	2,809,230 88	33,893 75	
Totals.	\$3,206,962 94	\$37,393 75	
Deduct gross premiums and bills in course of collection at this date.	387,032 30	5,054 84	
Entire premiums collected during the year	\$2,819,930 64	\$32,338 91	
Deduct reinsurance, rebate, abatement and return premiums.	584,055 58	7,380 66	
Received for premiums other than perpetuals.	\$2,235,875 06	\$24,958 25	\$2,260,833 31
Deposit premiums, received on perpetual risks.			1,943 52
Rents from company's property, including \$13,250 for company's use of own buildings.		\$50,309 88	
Interest on real-estate mortgage loans		6,048 83	
Interest and dividends on stocks and bonds, \$77,556.78; from banks, \$175.96.		78,032 74	
Total rents and interest.			134,391 45
Profit on sale or maturity of ledger assets during the year over book values.			24,342 42
Total income during the year.			\$2,421,510 70
Total footings.			\$5,562,582 32

III.—DISBURSEMENTS DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross amount paid for losses (including \$172,819.92 occurring in previous years).	\$1,305,830 66	\$28,554 82	
Deduct amounts received for salvages (on losses of the last or of previous years), \$13,120.33; and from reinsurance in other companies, \$58,693.32	62,658 31	9,155 34	
Net amount paid during the year for losses.	\$1,243,172 35	\$19,399 48	\$1,262,571 83
Remitted to home office.			192,686 93
Commissions or brokerage to agents, less received on reinsurances.			443,447 53
Rents (including \$13,250 for company's use of own buildings)			25,473 34
Salaries, fees, and all other charges: Officers, \$30,600; clerks, \$66,228.83; other employees, \$49,301.18.			146,130 01
Taxes on premiums, \$47,462.85; on real estate, \$9,315.77; U. S. revenue, \$5,915.60; insurance-department fees and agents' licenses, \$9,530.82; municipal licenses, \$7,052.27; tax on franchise, \$338.91.			79,616 22
Advertising, printing, and stationery, \$20,148.98; legal expenses, \$367.05; repairs and expenses on real estate, \$18,427.44; furniture and fixtures, \$676.02; miscellaneous, \$96,965.13.			136,587 62
Paid to foreign reinsurance companies.			46,128 88
Written off book value of bonds			5,108 04
Total expenditures during the year.			\$2,337,750 40
Balance			\$3,224,831 92

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$388,148 69	
Mortgage loans on real estate on which not more than one year's interest is due, first liens.	265,500 00	
Book value of bonds excluding interest, \$1,585,805.43; and stocks, \$24,850.	1,610,655 43	
Cash in company's office.	16,026 85	
Deposited in banks.	435,244 39	
Bills receivable, \$1,994.88; agents' debit balances, \$2,149.66.	4,144 54	
Due for reinsurance on losses paid	5,112 22	
Total net ledger assets.		\$3,224,831 92

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$3,759 05	
Interest accrued on bonds and stocks	26,654 13	
Rents accrued on company's property or lease	7,414 56	
Total		\$37,827 74
Market value (not including interest) of bonds and stocks over book value		127,959 57
Gross premiums in course of collection December 31 not more than three months due	\$387,604 14	
Deduct cost of collection, commission, and brokerage	47,434 74	
Net amount of uncollected premiums not more than three months due		340,169 40
Gross premiums in course of collection December 31 more than three months due, \$4,483.		
Gross assets		\$3,730,788 63

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$1,388 39	
Bills receivable, past due	446 38	
Depreciation from book values of above net ledger assets to bring same to market value: Stocks, \$1,000; other, \$2,594.91	3,594 91	
Total		5,429 68
Total admitted assets		\$3,725,358 95

V.—NON-LEDGER LIABILITIES.

Losses adjusted, not yet due	\$59,073 75	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	147,740 00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	23,875 00	
Total amount of claims for losses	\$230,688 75	
Deduct reinsurance due or accrued	1,905 00	
Net amount of unpaid losses		\$228,783 75
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks \$1,680,194.83; unearned premiums (50 per cent.)	\$840,097 42	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,845,110.75; unearned premiums (<i>pro rata</i>)	974,207 77	
Total unearned premiums as computed above		1,814,305 19
Amount reclaimable by the insured on perpetual fire-insurance policies, being 90 per cent. of the premium or deposit received		91,349 28
Return premiums, \$5,369 99; and reinsurance premiums, \$4,674.23		10,044 22
Total amount of all liabilities		\$2,144,482 44
Divisible surplus		1,580,876 51
Total		\$3,725,358 95

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>M. & I. Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year	\$371,147,438	\$3,743,706 99	\$473,846	\$2,470 80
Written or renewed during the year, ...	301,740,820	2,809,230 88	23,835,127	33,893 75
Totals	\$672,888,258	\$6,552,937 87	\$24,308,973	\$36,364 55
Deduct those expired and marked off as terminated	284,181,702	2,893,079 90	24,308,973	36,364 55
In force at the end of the year ...	\$388,706,556	\$3,659,857 97		
Deduct amount reinsured	18,000,481	134,552 39		
Net amount in force	\$370,706,065	\$3,525,305 58		

Perpetual risks (not included above), \$4,844,658; premiums on same, \$101,499.20.
 Largest amount written on any one risk, not deducting reinsurance, \$50,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$1,266,741.21; marine and inland, \$17,399.48; tornado, \$7,430.57	\$1,291,571 26
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BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written	\$2,803,621 39	\$392,160 00	\$3,195,781 39
Gross premiums received	41,559 94	2,791 17	44,351 11
Losses paid	16,539 23	63 74	16,602 97
Losses incurred	17,304 23	63 74	17,367 97
Amount at risk	5,259,481 00	803,815 00	6,063,296 00

HAMBURG-BREMEN FIRE INSURANCE COMPANY.

Organized under the laws of Hamburg, Germany. President *pro tem.*, A. HAMMACHER; Managing Director, S. v. DORRIEN. Incorporated in the year 1854. Commenced business January 1, 1855. Home office in the United States, No. 22 Pine street, New York city.

I.—CAPITAL STOCK.

Amount of capital stock subscribed for	\$1,500,000 00
Amount of capital paid up in cash	300,000 00
Amount of net ledger assets December 31 of previous year	\$1,405,973 94
Extended at	\$1,405,973 94

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	<i>Fire.</i> \$137,994 25
Net collected	\$137,994 25
Gross premiums written and renewed during the year	1,325,278 19
Total	\$1,463,272 44
Deduct gross premiums and bills in course of collection at this date, ...	132,177 29
Entire premiums collected during the year	\$1,331,095 15
Deduct reinsurance, rebate, abatement, and return premiums	278,428 30
Received for premiums other than perpetuals	\$1,052,666 85
Interest and dividends on stocks and bonds, \$57,921.83; from all other sources, \$835.45	58,757 28
Profit on sale or maturity of ledger assets during the year over book values	27,444 66
Total income during the year	\$1,138,868 79
Total footings	\$2,544,842 73

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$60,667.37 occurring in previous years)	<i>Fire.</i> \$688,922 54
Deduct amounts received for salvages (on losses of the last or of previous years) \$11,646.94; and from reinsurance in other companies, \$56,235.64	67,882 58
Net amount paid during the year for losses	\$621,039 96
Paid stockholders for interest or dividends (amount declared during the year) ..	135,520 51
Commissions or brokerage to agents, less received on reinsurances	196,065 41
Salary and all other compensation of manager, \$8,500; assistant manager, \$6,000; home-office employees, \$31,735.11	46,235 11
Rents	9,816 75
Salaries, fees, and all other charges: Officers, \$28,838.57; clerks, \$16,892.25; other employees, \$5,148.12	53,878 94
Taxes on premiums, \$18,932.76; insurance-department fees and agents' licenses, \$3,703.75; municipal licenses, \$7,456.57; tax on franchise, \$3,621.53	33,714 61
Advertising, printing, and stationery, \$11,397.02; legal expenses, \$960.80; miscellaneous, \$54,555.16	66,912 98
Total expenditures during the year	\$1,163,184 27
Balance	\$1,381,658 46

IV.—LEDGER ASSETS.

Book value of bonds excluding interest	\$1,315,832 34
Deposited in banks	60,235 84
Agents' debit balances	5,590 28
Total net ledger assets	\$1,381,658 46

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	17,987 49
Market value (not including interest) of bonds and stocks over book value	74,398 92
Gross premiums in course of collection December 31 not more than three months due	\$132,177 29
Deduct cost of collection, commission, and brokerage	32,120 07
Net amount of uncollected premiums not more than three months due	100,057 22
Gross assets	\$1,574,102 09
Deduct agents' debit balances, unsecured	5,590 28
Total admitted assets	\$1,568,511 81

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$2,390 00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	40,905 00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	16,925 00	
Net amount of unpaid losses		\$60,220 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$702,196.85; unearned premiums (50 per cent.)	\$396,098 43	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$744,339.31; unearned premiums (<i>pro rata</i>)	404,693 52	
Total unearned premiums as computed above		800,791 95
Total amount of all liabilities		\$861,011 95
Divisible surplus		707,499 86
Total		\$1,568,511 81

VI.—MISCELLANEOUS.

	RISKS AND PREMIUMS.	Fire risks.	Premiums.
In force December 31, 1897		\$132,648,104	\$1,630,665 80
Written or renewed in 1898		112,064,448	1,325,278 19
Totals		\$244,712,552	\$2,955,943 99
Deduct expirations and cancelations		113,040,384	1,348,529 65
In force December 31, 1898		\$131,672,168	\$1,607,414 34
Deduct amount reinsured		6,531,673	70,878 18
Net amount in force		\$125,140,495	\$1,536,536 16

Largest amount written on any one risk, not deducting reinsurance, \$42,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire	\$600,599 96
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BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written	\$308,775 00
Gross premiums received	4,769 21
Losses paid	3,092 30
Losses incurred	3,092 30
Amount at risk	398,029 00

IMPERIAL INSURANCE COMPANY, LIMITED.

Organized under the laws of Great Britain. General Manager and Secretary, E. COZENS SMITH; General Attorney in United States, J. J. COURTNEY. Incorporated 1803. Commenced business in United States, 1868. Home office in United States, 31 and 33 Pine street, New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$6,000,000; subscribed for	\$6,000,000 00
Amount of capital paid in cash	1,500,000 00
Amount of net ledger assets December 31 of previous year	\$1,624,536 87
Extended at	1,624,536 87

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	Fire. \$182,432 30	
Net collected	\$182,432 30	
Gross premiums written and renewed during the year	1,519,619 18	
Total	\$1,702,051 48	
Deduct gross premiums and bills in course of collection at this date, ...	236,624 13	
Entire premiums collected during the year	\$1,465,427 35	
Deduct reinsurance, rebate, abatement, and return premiums	318,246 69	
Received for premiums other than perpetuals		\$1,147,180 66

Rents from company's property, including \$5,240 for company's use of own buildings	\$30,616 52	
Interest and dividends on stocks and bonds, \$39,490; from all other sources, \$736.72	40,226 72	
Total rents and interest		\$70,843 24
From all other sources, viz.: Received from home office		45,815 63
Total income during the year		\$1,263,839 53
Total footings		\$2,888,376 40

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$98,221.76 occurring in previous years)	<i>Fire.</i> \$804,069 32	
Deduct amount received for salvages (on losses of the last or of previous years), \$5,522.88; and from reinsurance in other companies, \$37,870.96	43,393 84	
Net amount paid during the year for losses		\$760,675 48
Commissions or brokerage to agents, less received on reinsurances		200,607 02
Rents (including \$5,240 for company's use of own buildings)		10,537 28
Salaries, fees, and all other charges: Officers, \$29,531.03; clerks, \$43,366.50; other employees, \$19,445.07		92,342 60
Taxes on premiums, \$22,298.31; on real estate, \$7,157.02		29,455 33
Insurance-department fees and agents' licenses, \$5,057.75; municipal licenses, \$4,603.62; tax on franchise, \$3,327.89		12,989 26
Advertising, printing, and stationery, \$12,459.83; repairs and expenses on real estate, \$12,339.11; furniture and fixtures, \$5,077.08; miscellaneous, \$44,354.91, chiefly traveling expenses and assessments		74,230 93
Other disbursements, viz.: War tax, \$2,979.52; postage, telegrams, express, etc., \$11,091.91		14,071 43
Remitted to home office		107,417 27
Total expenditures during the year		\$1,302,326 60
Balance		\$1,586,049 80

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$410,616 30	
Book value of bonds excluding interest	1,074,374 91	
Deposited in banks	100,833 32	
Bills receivable	225 27	
Total net ledger assets		\$1,586,049 80

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$5,091 66	
Rents due (\$1,955.83) and accrued (\$2,488.33) on company's property or lease	4,444 16	
Total		9,535 82
Market value of real estate over book value		66,018 40
Market value (not including interest) of bonds and stocks over book value		53,654 67
Gross premiums in course of collection December 31, not more than three months due	\$225,797 31	
Deduct cost of collection, commission, and brokerage	42,689 72	
Net amount of uncollected premiums not more than three months due		183,107 59
Gross premiums in course of collection December 31 more than three months due, \$10,826.82		
Total admitted assets		\$1,898,366 28

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$1,854.74; not yet due, \$29,620.66)	\$31,475 40	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	70,107 52	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	6,848 60	
Total amount of claims for losses	\$108,431 52	
Deduct reinsurance due or accrued	4,489 64	
Net amount of unpaid losses		\$103,941 88
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$849,019.29; unearned premiums (50 per cent.)	\$424,509 64	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$773,988.05; unearned premiums (<i>pro rata</i>)	428,943 34	
Total unearned premiums as computed above		853,452 98
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		2,273 10
Return premiums, \$13,165.54; and reinsurance premiums, \$4,560.09		17,725 63
Total amount of all liabilities		\$977,393 59
Divisible surplus		920,972 69
Total		\$1,898,366 28

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....		\$160,703,824	\$1,744,150 84
Written or renewed during the year.....		140,210,860	1,519,619 18
Totals.....		\$300,914,684	\$3,263,770 02
Deduct those expired and marked off as terminated.....		138,137,139	1,538,184 61
In force at the end of the year.....		\$162,777,545	\$1,725,585 41
Deduct amount reinsured.....		8,513,876	102,578 07
Net amount in force.....		\$154,263,669	\$1,623,007 34

Largest amount on any one risk, not deducting reinsurance, \$40,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire..... \$764,304 23

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$604,365 00
Gross premiums received.....	8,416 79
Losses paid.....	3,190 57
Losses incurred.....	3,190 57
Amount at risk.....	887,260 00

LANCASHIRE INSURANCE COMPANY.

Organized under the laws of Great Britain. Incorporated June, 1852. Commenced business June, 1852.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year..... \$2,142,191 35

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$293,630 01	
Net collected.....	\$293,630 01	
Gross premiums written and renewed during the year.....	2,567,138 28	
Total.....	\$2,860,768 29	
Deduct gross premiums and bills in course of collection at this date.....	277,870 33	
Entire premiums collected during the year.....	\$2,582,897 96	
Deduct reinsurance, rebate, abatement, and return premiums.....	604,159 69	
Received for premiums other than perpetuals.....		\$1,978,738 27
Deposit premiums, received on perpetual risks.....		1,068 00
Rents from company's property (including \$11,540 for company's use of own buildings) net.....	\$5,590 92	
Interest and dividends on stocks and bonds.....	62,938 35	
Total rents and interest.....		68,529 27
From all other sources, viz.: Received from home office.....		44,903 84
Total income during the year.....		\$2,093,239 38
Total footings.....		\$4,235,430 73

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$179,039.20 occurring in previous years).....	<i>Fire.</i> \$1,302,170 51	
Deduct amounts received for salvages (on losses of the last or of previous years), \$12,811.80; and from reinsurance in other companies, \$97,166.42.....	109,978 22	
Net amount paid during the year for losses.....		\$1,192,192 29
Commissions or brokerage to agents, less received on reinsurances.....		400,298 82
Rents.....		7,765 04
Salaries, fees, and all other charges: Officers, \$51,500.32; clerks, \$103,356.39; other employees, \$13,362.34.....		168,219 05
Taxes on premiums, \$41,791.10; on other investments, \$15.76; insurance-department fees and agents' licenses, \$6,904.77; municipal licenses, \$5,726.35; tax on franchise, \$1,020.91.....		55,458 89

Advertising, printing, and stationery, \$20,359.20; legal expenses, \$1,273.54; furniture and fixtures, \$310.03; miscellaneous, \$121,465.65.....	\$143,408 42
Loss on sales or maturity of ledger assets.....	14,189 52
Remitted to home office.....	207,606 68
Total expenditures during the year.....	\$2,189,138 71
Balance.....	\$2,046,292 02

IV.—LEDGER ASSETS.

Book value of real estate.....	\$385,585 72
Book value of bonds excluding interest, \$1,529,829.51; and stocks, \$11,061.74.....	1,540,891 25
Cash in company's office.....	611 54
Deposited in banks.....	118,478 51
Agents' debit balances.....	725 00
Total net ledger assets.....	\$2,046,292 02

NON-LEDGER ASSETS.

Market value (not including interest) of bonds and stocks over book value.....	66,227 50
Gross premiums in course of collection December 31 not more than three months due.....	\$277,870 33
Deduct cost of collection, commission, and brokerage.....	45,000 00
Net amount of uncollected premiums not more than three months due.....	232,870 33
Total admitted assets.....	\$2,345,389 85

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$134,885 74
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	148,520 72
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	21,688 55
Total amount of claims for losses.....	\$295,090 01
Deduct reinsurance due or accrued.....	21,239 59
Net amount of unpaid losses.....	\$283,850 42
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,399,183.81; unearned premiums (50 per cent.).....	\$699,591 90
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,258,960.07; unearned premiums (<i>pro rata</i>).....	768,652 37
Total unearned premiums as computed above.....	1,468,244 27
Amount reclaimable by the insured on perpetual fire-insurance policies, being 90 per cent. of the premium or deposit received.....	4,963 95
Cash dividends remaining unpaid.....	5,000 00
Total amount of all liabilities.....	\$1,762,058 64
Divisible surplus.....	583,331 21
Total.....	\$2,345,389 85

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$263,901,112	\$2,838,807 49
Written or renewed during the year.....	271,859,684	2,567,138 28
Totals.....	\$535,760,796	\$5,405,946 17
Deduct those expired and marked off as terminated.....	241,847,594	2,554,463 83
In force at the end of the year.....	\$293,913,202	\$2,851,482 34
Deduct amount reinsured.....	23,205,860	193,338 46
Net amount in force.....	\$270,707,342	\$2,658,143 88

Perpetual risks (not included above), \$178,200; premiums on same, \$5,515.50.
Largest amount written on on any one risk, not deducting reinsurance, \$40,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$1,247,459 00
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BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written.....	\$768,647 00	\$9,900 00	\$778,547 00
Gross premiums received.....	10,618 47	52 85	10,671 32
Losses paid.....	8,583 81		8,583 81
Losses incurred.....	7,697 31		7,697 31
Amount at risk.....	1,253,082 00		1,253,082 00

U. S. BRANCH OF THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.

Organized under the laws of the Kingdom of Great Britain. Resident Manager, HENRY W. EATON, New York city; Resident Secretary, WILLIAM S. WARREN, Chicago. Organized or incorporated, 1836. Commenced business in the United States, 1848. Principal office in the United States, 45 William street, New York city.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year	\$8,451,228 93	
Increase of paid-up capital during year, less sinking-fund, stocks account.....	3,246 46	
Extended at		\$8,447,982 47

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	<i>Fire.</i> \$990,862 07	
Deduct amount of same not collected.....	2,505 78	
Net collected	\$988,356 29	
Gross premiums written and renewed during the year.....	6,602,676 74	
Total.....	\$7,591,033 03	
Deduct gross premiums and bills in course of collection at this date, ...	861,754 76	
Entire premiums collected during the year	\$6,729,278 27	
Deduct reinsurance, rebate, abatement, and return premiums.....	1,749,856 13	
Received for premiums other than perpetuals		\$4,979,422 14
Deposit premiums, received on perpetual risks		9,235 59
Rents from company's property, including \$31,329.97 for company's use of own buildings.....	\$88,013 98	
Interest on real-estate mortgage loans.....	156,343 42	
Interest and dividends on stocks and bonds.....	103,332 02	
Total rents and interest.....		347,689 42
Life income.....		2,262 57
Total income during the year.....		\$5,338,609 72
Total footings		\$13,786,592 19

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$398,780.70 occurring in previous years).....	<i>Fire.</i> \$3,293,043 38	
Deduct amounts received for salvages (on losses of the last or of previous years), \$64,800.37; and from reinsurance in other companies, \$351,949.30	416,749 67	
Net amount paid during the year for losses.....		\$2,876,293 71
Deposit premiums returned.....		13,176 55
Life expenditure		8,098 80
Commissions or brokerage to agents, less received on reinsurances.....		922,658 58
Rents.....		55,000 83
Salaries, fees, and all other charges: Officers, \$94,290; clerks, \$210,468.75; other employees, \$26,641.66		331,400 41
Taxes on premiums, \$132,955.61; on real estate, \$26,374.36.....		159,329 97
Insurance-department fees and agents' licenses		3,950 68
Advertising, printing, and stationery, \$49,805.52; legal expenses, \$3,212.69; furniture and fixtures, \$6,936.52; miscellaneous, \$220,406.40.....		280,361 13
Remitted to home office.....		570,037 68
Total expenditures during the year.....		\$5,220,303 34
Balance.....		\$8,566,283 85

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$1,780,896 70	
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	3,622,350 00	
Loans secured by pledge of bonds, stocks, or other collaterals: Loan on company's life policy	1,400 00	
Book value of bonds excluding interest	2,372,647 15	
Cash in company's office.....	2,269 06	
Deposited in banks.....	783,823 52	
Bills receivable.....	2,897 42	
Total net ledger assets		\$8,566,283 85

NON-LEDGER ASSETS.

Interest due (\$2,736.25) and accrued (\$41,031.96) on mortgages.....	\$43,768 21	
Interest due (\$25) and accrued (\$201.43) on collateral loans.....	226 43	
Rents due (\$6,733.87) and accrued (\$10,000) on company's property or lease.....	16,733 87	
Total.....		\$60,728 51
Market value of real estate over book value.....		18,509 40
Market value (not including interest) of bonds and stocks over book value.....		229,946 60
Gross premiums in course of collection December 31 not more than three months due.....	\$827,629 01	
Deduct cost of collection, commission, and brokerage.....	126,087 97	
Net amount of uncollected premiums not more than three months due.....		701,541 04
Gross premiums in course of collection December 31 more than three months due, \$52,946.51.		
All other assets: Perpetual policy deposits due.....		3,287 80
Total admitted assets.....		\$9,580,277 20

V.—NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$17,674 27	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	666,698 65	
Losses resisted (not outlawned), including interest, costs and other expenses thereon.....	46,950 00	
Total amount of claims for losses.....	\$731,322 92	
Deduct reinsurance due or accrued.....	165,732 66	
Net amount of unpaid losses.....		\$565,590 26
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$3,023,234.21; unearned premiums (50 per cent.).....	\$1,511,617 11	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$4,067,776.54; unearned premiums (<i>pro rata</i>).....	2,054,152 27	
Total unearned premiums as computed above.....		3,565,769 38
Amount reclaimable by the insured on perpetual fire-insurance policies, being 95 per cent. of the premium or deposit received.....		323,882 66
Net premium reserve and all other liabilities, except capital, under the life-insurance or any other special department.....		92,271 56
Return premiums, \$55,000; and reinsurance premiums, \$67,079.64; due for contingent commission, \$35,000; reserve for liabilities contingent but not apparent, \$50,000.....		207,079 64
Total amount of all liabilities.....		\$4,754,593 50
Divisible surplus.....		4,825,703 70
Total.....		\$9,580,297 20

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$958,929,162	\$8,484,118 16
Written or renewed during the year.....	777,675,892	6,602,676 74
Totals.....	\$1,736,605,054	\$15,086,794 90
Deduct those expired and marked off as terminated.....	826,066,155	7,400,466 17
In force at the end of the year.....	\$910,538,899	\$7,686,328 73
Deduct amount reinsured.....	65,467,570	595,317 98
Net amount in force.....	\$845,071,329	\$7,091,010 75

Perpetual risks (not included above), \$10,165,514; premiums on same, \$34,092,912.
Largest amount written on any one risk, not deducting reinsurance, \$700,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$2,883,934.09; tornado, \$1,851.88.....	\$2,885,785 97
Total amount of premiums received in United States to date.....	125,857,477 22
Total losses paid in United States to date.....	74,824,918 28

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$2,574,412 00
Gross premiums received.....	34,918 42
Losses paid.....	20,019 77
Losses incurred.....	15,319 77
Amount at risk.....	3,979,839 00

LONDON ASSURANCE CORPORATION.

Organized under the laws of Great Britain. Governor, HENRY J. B. KENDALL; Manager in United States, CHARLES L. CASE. Incorporated, 1720. Commenced business in United States, 1872. Principal office in United States, 44 Pine street, New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized.....		£8,965,550
Amount of capital paid up in cash.....		448,275
Amount of net ledger assets December 31 of previous year.....	\$2,142,022 96	
Extended at		\$2,142,022 96

II.—INCOME DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$131,654 58	\$77,312 04	
Net collected	\$131,654 58	\$77,312 04	
Gross premiums written and renewed during the year,	991,285 27	719,639 51	
Totals.....	\$1,122,939 85	\$796,951 75	
Deduct gross premiums and bills in course of collection at this date.....	110,944 20	135,024 62	
Entire premiums collected during the year.....	\$1,011,995 65	\$661,926 93	
Deduct reinsurance, rebate, abatement, and return premiums.....	187,399 04	209,287 11	
Received for premiums other than perpetuals....	\$824,596 61	\$452,639 12	\$1,277,235 73
Interest on real-estate mortgage loans, \$585; interest and dividends on stocks and bonds, \$76,727.50, ...			77,312 50
Increase in value of investments.....			37,810 66
Total income during the year.....			\$1,392,358 89
Total footings			\$3,534,381 85

III.—DISBURSEMENTS DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross amount paid for losses (including \$146,686.40 occurring in previous years).....	\$498,514 12	\$426,431 29	
Deduct amounts received for salvages and from reinsurance in other companies.....	23,948 75	157,798 88	
Net amount paid during the year for losses.....	\$474,565 37	\$268,682 41	\$743,247 78
Remitted to home office.....			176,885 96
Commissions or brokerage to agents, less received on reinsurances.....			200,551 32
Rents.....			18,489 99
Salaries, fees, and all other charges: Officers, \$41,557.20; clerks, \$49,861.95; other employees, \$13,499.86.....			104,919 01
Taxes on premiums.....			24,881 46
Insurance-department fees and agents' licenses, \$10,379.86; municipal licenses, \$2,066.40; tax on franchise, \$224			12,670 26
Advertising, printing, and stationery, \$7,576.20; miscellaneous, \$51,043.20.....			58,619 40
Total expenditures during the year.....			\$1,340,265 18
Balance			\$2,194,116 67

IV.—LEDGER ASSETS.

Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	\$13,000 00	
Book value of bonds excluding interest, and stocks.....	2,029,820 00	
Cash in company's office	1,674 51	
Deposited in banks.....	135,130 17	
Bills receivable.....	12,931 73	
Cash in hands of special agents	1,560 26	
Total net ledger assets		\$2,194,116 67

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....		5,889 59
Gross premiums in course of collection December 31 not more than three months due.....	\$245,968 82	
Deduct cost of collection, commission, and brokerage.....	18,385 93	
Net amount of uncollected premiums not more than three months due		227,582 89
Reinsurance due by other companies.....		12,431 55
Total admitted assets.....		\$2,440,020 70

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$53,232 65	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	235,858 29	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	14,090 50	
Total amount of claims for losses.....	\$303,181 44	
Deduct reinsurance due or accrued.....	41,305 62	
Net amount of unpaid losses.....		\$261,875 82
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$532,586.26; unearned premiums (50 per cent.).....	\$266,293 13	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$74,089.47; unearned premiums (<i>pro rata</i>).....	461,350 83	
Gross premiums (less reinsurance), cash and bills, received and receivable upon all unexpired marine risks (100 per cent. on time hulls)	39,260 01	
Total unearned premiums as computed above.....		766,903 97
Amount reclaimable by the insured on perpetual fire-insurance policies, being 95 per cent. of the premium or deposit received.....		174 80
Commissions, brokerage and other charges due to agents and brokers on premiums paid.....	\$11,321 17	
Return premiums, \$344.73; and reinsurance premiums, \$24,467.82.....	24,812 55	
		36,133 72
Total amount of all liabilities.....		\$1,065,083 31
Divisible surplus.....		1,374,932 39
Total.....		\$2,440,020 70

VI.— MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>M. & I. risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$175,803,728	\$1,553,274 27	\$4,570,500	\$49,636 28
Written or renewed during the year..	128,306,550	991,285 27	137,479,681	719,639 51
Totals.....	\$304,110,278	\$2,544,559 54	\$142,050,181	\$769,275 79
Deduct those expired and marked off as terminated.....	130,584,208	1,091,956 24	134,920,425	696,329 89
In force at the end of the year...	\$173,526,070	\$1,452,603 30	\$7,129,756	\$72,945 90
Deduct amount reinsured.....	6,684,714	45,743 57	3,709,050	33,685 89
Net amount in force	\$166,841,356	\$1,406,859 73	\$3,420,706	\$39,260 01

Largest amount written on any one risk, not deducting reinsurance, \$50,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$501,468.40; marine and inland, \$334,850.54.. \$836,318 94

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$857,047 00
Gross premiums received.....	11,419 53
Losses paid.....	6,934 81
Losses incurred.....	8,090 81
Amount at risk.....	1,287,575 00

LONDON & LANCASHIRE FIRE INSURANCE COMPANY.

Organized under the laws of the Kingdom of Great Britain. Manager, ARCHIBALD G. McILWAINE, JR. Incorporated 1861. Commenced business in United States, 1879. Principal office in United States, 57 and 59 William street, New York city.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year	\$2,488,777 53	
Extended at		\$2,488,777 53

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$341,099 85	
Deduct amount of same not collected.....	475 23	
Net collected.....	\$340,624 62	
Gross premiums written and renewed during the year.....	2,495,570 94	
Total.....	\$2,836,195 56	
Deduct gross premiums and bills in course of collection at this date,.....	286,357 72	
Entire premiums collected during the year.....	\$2,549,837 84	
Deduct reinsurance, rebate, abatement, and return premiums.....	789,195 04	
Received for premiums other than perpetuals.....		\$1,760,642 80
Rents from company's property, including \$9,030.52 for company's use of own buildings.....	\$16,830 81	
Interest and dividends on stocks and bonds, \$77,774.22; from all other sources, \$1,228.68.....	79,002 90	
Total rents and interest.....		95,833 71
Increase in value of stocks and bonds.....		46,136 66
Total income during the year.....		\$1,902,613 17
Total footings.....		\$4,391,390 70

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses, (including \$140,372.38 occurring in previous years).....	<i>Fire.</i> \$1,131,076 15	
Deduct amounts received for salvages (on losses of the last or of previous years), \$34,669.37; and from reinsurance in other companies, \$183,638.22.....	218,307 59	
Net amount paid during the year for losses.....		\$912,768 56
Commissions or brokerage to agents, less received on reinsurances.....		367,618 36
Rents (including \$9,038.52 for company's use of own buildings).....		17,398 52
Salaries, fees, and all other charges: Officers, \$43,100; clerks and other employees, \$95,875.56.....		138,975 56
Taxes on premiums, \$33,015.86; on real estate, \$3,184.91; on other investments, \$62.50; internal revenue, \$4,279.72.....		40,542 99
Insurance-department fees and agents' licenses, \$13,255.52; municipal licenses, \$5,147.17; tax on franchise, \$63.46.....		18,466 15
Advertising, printing, and stationery, \$14,502.74; legal expenses, \$278.59; repairs and expenses on real estate, \$9,145.60; furniture and fixtures, \$311.92; miscellaneous, \$102,233.69.....		126,472 54
Remittances to head office.....		201,706 99
Total expenditures during the year.....		\$1,823,949 67
Balance.....		\$2,567,441 03

IV.—LEDGER ASSETS.

Book value of real estate.....	\$299,125 00	
Book value of bonds excluding interest.....	2,018,869 67	
Cash in company's office.....	23,722 09	
Deposited in banks.....	217,727 70	
Bills receivable, \$8,131.69; in hands of special agents, \$1,554.37.....	9,686 06	
Claim in probate court.....	74 00	
Total.....	\$2,569,204 52	
Deduct balances due other companies.....	1,763 49	
Total net ledger assets.....		\$2,567,441 03

NON-LEDGER ASSETS.

Interest due (\$16,277.50) and accrued (\$10,070.83) on bonds and stocks.....	\$26,348 33	
Rents due (\$276.16) and accrued (\$316.33) on company's property or lease.....	592 49	
Total.....		\$26,940 82
Gross premiums in course of collection December 31 not more than three months due.....	\$280,521 95	
Deduct cost of collection, commission, and brokerage.....	59,391 16	
Net amount of uncollected premiums not more than three months due.....		221,130 79
Gross premiums in course of collection December 31 more than three months due, \$5,835.77.....		
Reinsurances due from other companies on paid losses		249 42
Gross assets.....	\$2,815,762 06	
Deduct claims in probate court disallowed.....	74 00	
Total admitted assets.....		\$2,815,688 06

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$8,205; not yet due, \$36,935.74).....	\$45,140 74	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	127,896 83	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	21,378 96	
Total amount of claims for losses.....	\$194,416 53	
Deduct reinsurance due or accrued.....	15,269 30	
Net amount of unpaid losses.....		\$179,147 23
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,211,552.52; unearned premiums (50 per cent.).....	\$605,776 25	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,704,443.79; unearned premiums (<i>pro rata</i>).....	934,232 34	
Total unearned premiums as computed above.....		1,540,008 59
Return premiums, \$2,355.82; and reinsurance premiums, \$22,057.29; less commission, \$6,250.37.....		18,162 74
Total amount of all liabilities.....	\$1,737,318 56	
Divisible surplus.....	1,078,369 50	
Total.....		\$2,815,688 06

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of preceding year.....	\$419,728,614	\$3,289,258 05
Written or renewed during the year.....	336,069,221	2,495,570 94
Totals.....	\$755,737,835	\$5,784,828 99
Deduct those expired and marked off as terminated.....	321,724,900	2,612,584 70
In force at the end of the year.....	\$434,012,935	\$3,172,244 29
Deduct amount reinsured.....	30,279,681	256,247 98
Net amount in force.....	\$403,733,254	\$2,915,996 31
Largest amount in any one hazard, \$50,000.		

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$952,371 21
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BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$598,738 00
Gross premiums received.....	8,348 73
Losses paid.....	1,112 12
Losses incurred.....	2,645 62
Amount at risk.....	899,818 00

MANCHESTER FIRE ASSURANCE COMPANY.

Organized under the laws of Great Britain. United States Manager, GEORGE S. A. YOUNG.
Incorporated 1824. Commenced business in United States, 1890. Home office, 42 Cedar street,
New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$10,000,000; subscribed for	\$10,000,000 00
Amount of capital paid up in cash	1,000,000 00
Amount of net ledger assets December 31 of previous year	\$1,843,447 98
Extended at	1,843,447 98

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	<i>Fire.</i> \$256,068 43
Deduct amount of same not collected	3,686 87
Net collected	\$252,381 56
Gross premiums written and renewed during the year	1,639,743 07
Total	\$1,942,124 63
Deduct gross premiums and bills in course of collection at this date, ...	247,353 05
Entire premiums collected during the year	\$1,694,771 58
Deduct reinsurance, rebate, abatement, and return premiums	482,668 74
Received for premiums other than perpetuals	\$1,212,102 84
Interest and dividends on stocks and bonds	59,972 24
Profit on sale or maturity of ledger assets during the year over book values	6,452 90
Received from home office	688,715 55
Total income during the year	\$1,967,243 53
Total footings	\$3,810,691 51

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$211,181.56 occurring in previous years)	<i>Fire.</i> \$999,910 78
Deduct amounts received for salvages (on losses of the last or of previous years), \$26,011.75; and from reinsurance in other companies, \$113,753.84	139,765 59
Net amount paid during the year for losses	\$860,145 19
Remitted to home office	962,203 86
Commissions or brokerage to agents, less received on reinsurances	248,103 34
Rents	12,699 07
Salaries, fees, and all other charges: Officers, \$17,833.36; clerks, \$42,230.11; other employees, \$27,107.86	87,171 33
Taxes on premiums, \$32,071.44; on other investments, \$25	32,096 44
Insurance-department fees and agents' licenses, \$10,939.57; municipal licenses, \$3,004.81; tax on franchise, \$1,111.82	20,056 20
Advertising, printing, and stationery, \$8,525.70; legal expenses, \$30 85; furniture and fixtures, \$26.94; miscellaneous, \$73,717.83	82,601 32
Total expenditures during the year	\$2,305,076 75
Balance	\$1,505,614 76

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$2,900 00
Mortgage loans on real estate on which not more than one year's interest is due, first liens	250 00
Book value of bonds excluding interest, \$1,379,944; and stocks, \$57,375	1,437,319 00
Cash in company's office	3,479 99
Deposited in banks	65,993 29
Total	\$1,506,462 29
Deduct agents' credit balances	847 53
Total net ledger assets	\$1,505,614 76

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$5 60
Interest accrued on bonds and stocks	6,554 17
Total	6,559 77

Market value (not including interest) of bonds and stocks over book value.....	\$44,309 75
Gross premiums in course of collection December 31 not more than three months due.....	\$235,072 51
Deduct cost of collection, commission, and brokerage.....	37,984 69
Net amount of uncollected premiums not more than three months due.....	197,087 82
Gross premiums in course of collection December 31 more than three months due, \$15,967.41.....	
Bills receivable, \$2,338.80; due from other companies for reinsurance on losses paid, \$219.58.....	2,558 38
Total admitted assets.....	\$1,756,130 48

V.—NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$95,808 09	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	65,947 11	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	23,740 03	
Total amount of claims for losses.....	\$185,495 23	
Deduct reinsurance due or accrued.....	22,459 61	\$163,035 62
Net amount of unpaid losses.....		
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$383,759.50; unearned premiums (fifty per cent.).....	\$441,879 75	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,022,193.40; unearned premiums (<i>pro rata</i>).....	534,005 85	
Total unearned premiums as computed above.....		975,885 60
Return premiums, \$12,371; and reinsurance premiums, \$20,666.65.....		33,037 65
Total amount of all liabilities.....		\$1,171,958 87
Divisible surplus.....		584,171 61
Total.....		\$1,756,130 48

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....		\$196,989,554	\$2,270,586 21
Written or renewed during the year.....		163,710,110	1,689,743 07
Totals.....		\$360,699,664	\$3,960,329 28
Deduct those expired and marked off as terminated.....		163,089,284	1,853,115 66
In force at the end of the year.....		\$297,610,380	\$2,107,213 62
Deduct amount reinsured.....		15,788,425	201,260 72
Net amount in force.....		\$181,821,955	\$1,905,952 90

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$822,762 69
The amount of "special reserve fund," according to law, deposited with the insurance department of the state of New York.....	200,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$1,208,858 75
Gross premiums received.....	18,323 78
Losses paid.....	7,771 70
Losses incurred.....	11,122 52
Amount at risk.....	1,678,492 88

U. S. BRANCH NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

Organized under the laws of the Kingdom of Great Britain. Manager of the United States branch, H. E. BOWERS; Secretary, H. M. JACKSON. Incorporated, 1809. Commenced business in the United States, 1866. Principal office in the United States, 54 William street, New York city.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year.....	\$3,766,680 44	
Extended at		\$3,766,680 44

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	<i>Fire.</i> \$428,615 17	
Net collected.....	\$428,615 17	
Gross premiums written and renewed during the year.....	2,968,433 18	
Total.....	\$3,397,048 35	
Deduct gross premiums and bills in course of collection at this date, ...	402,358 55	
Entire premiums collected during the year	\$2,994,689 80	
Deduct reinsurance, rebate, abatement, and return premiums.....	609,962 47	
Received for premiums other than perpetuals.....		\$2,384,727 33
Deposit premiums, received on perpetual risks.....		6,642 10
Interest and dividends on stocks and bonds.....		148,325 89
Profit on sale or maturity of ledger assets during the year over book values.....		82,009 34
Profit-and-loss items recovered, \$10.05; suspense account realized, \$5,000.....		5,010 05
Total income during the year.....		\$2,626,714 71
Total footings.....		\$6,393,395 15

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$165,714.84 occurring in previous years).....	<i>Fire.</i> \$1,412,291 12	
Deduct amounts received for salvages (on losses of the last or of previous years), \$14,735.99; and from reinsurance in other companies, \$74,635.18.....	89,371 17	
Net amount paid during the year for losses.....		\$1,322,919 95
Deposit premiums returned.....		1,420 00
Commissions or brokerage to agents, less received on reinsurances.....		412,026 17
Salaries, fees, and all other charges: Officers, \$62,660.79; clerks, \$59,260.17; other employees, \$87,645.25.....		209,566 21
Taxes on premiums, \$31,148.12; insurance-department fees and agents' licenses, \$14,832.97; municipal licenses and fire-department taxes, \$28,032.02.....		74,013 11
Advertising, printing, and stationery, legal expenses, and repairs and expenses on real estate.....		107,632 29
Profit and loss.....		20,767 19
Furniture account.....		1,124 75
Remitted or charged to account of home office, \$481,816.01; remitted under reinsurance contract, \$53,291.22.....		535,107 23
Total expenditures during the year.....		\$2,684,576 90
Balance.....		\$3,708,818 25

IV.—LEDGER ASSETS.

Book value of bonds excluding interest	\$3,421,796 76	
Cash in company's offices	18,462 94	
Deposited in banks.....	276,662 31	
Bills receivable.....	423 32	
Total.....	\$3,717,345 33	
Deduct special agents' credit balances.....	8,527 08	
Total net ledger assets		\$3,708,818 25

NON-LEDGER ASSETS.

Interest due (\$30,848.50) and accrued (\$15,325.83) on bonds and stocks.....	46,174 38	
Market value (not including interest) of bonds and stocks over book value.....	197,600 17	
Gross premiums in course of collection December 31 not more than three months due.....	\$387,445 02	
Deduct cost of collection, commission, and brokerage	75,299 46	
Net amount of uncollected premiums not more than three months due		312,145 56
Gross premiums in course of collection December 31 more than three months due, \$14,913.53.....		
Total admitted assets.....		\$4,264,738 36

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$5,759.18; not yet due, \$58,563.38)....	\$64,322 56	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	180,310 70	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	32,191 90	
Total amount of claims for losses.....	\$276,825 16	
Deduct reinsurance due or accrued.....	9,869 49	
Net amount of unpaid losses.....		\$267,015 67
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,616,411.59; unearned premiums (50 per cent.).....	\$808,205 79	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$2,120,245.62; unearned premiums (<i>pro rata</i>).....	1,127,536 17	
Total unearned premiums as computed above.....		1,935,741 96
Amount reclaimable by the insured on perpetual fire-insurance policies, being 90 per cent. of the premium or deposit received.....		11,384 64
Total amount of all liabilities.....		\$2,214,142 27
Divisible surplus.....		2,050,596 09
Total.....		\$4,264,738 36

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$400,161,603		\$4,110,692 40
Written or renewed during the year.....	310,490,824		2,968,433 18
Totals.....	\$710,652,427		\$7,079,125 58
Deduct those expired and marked off as terminated.....	313,409,514		3,155,559 08
In force at the end of the year.....	\$397,242,913		\$3,923,566 50
Deduct amount reinsured.....	28,651,811		186,909 29
Net amount in force.....	\$368,591,102		\$3,736,657 21
Perpetual risks (not included above), \$303,500; premiums on same, \$12,649.60.			
Largest amount written on any one risk, not deducting reinsurance, \$75,000.			

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$1,386,006.07; tornado, \$1,168.82..... \$1,387,174 89

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written.....	\$1,897,401 00	\$191,780 00	\$2,089,191 00
Gross premiums received.....	26,550 92	1,236 60	27,787 52
Losses paid.....	12,771 17	16 90	12,788 07
Losses incurred.....	12,886 45	16 90	12,903 35

U. S. BRANCH NORTHERN ASSURANCE COMPANY, OF LONDON.

Organized under the laws of the Kingdom of Great Britain. General Manager, H. E. WILSON. Principal offices in the United States: No. 38 Pine street, New York, GEO. W. BABB, Manager; No. 642 Monadnock block, Chicago, G. H. LERMIT, Manager; No. 221 Sansome street, San Francisco, GEO. F. GRANT, Manager. Organized or incorporated 1836. Commenced business 1836.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$15,000,000; subscribed for.....	\$15,000,000 00
Amount of capital paid up in cash	1,500,000 00
Amount of net ledger assets December 31 of previous year	\$1,770,797 97
Extended at	1,770,797 97

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of last year, as shown by that year's statement	<i>Fire.</i> \$214,928 06	
Deduct amount of same not collected	1,494 82	
Net collected	\$213,433 24	
Gross premiums written and renewed during the year	1,466,497 19	
Total	\$1,679,930 43	
Deduct gross premiums and bills in course of collection at this date, ...	208,983 81	
Entire premiums collected during the year	\$1,470,946 62	
Deduct reinsurance, rebate, abatement, and return premiums	482,349 61	
Received for premiums other than perpetuals		\$988,597 01
Rents from company's property	\$7,000 00	
Interest and dividends on stocks and bonds, \$63,430; from all other sources, \$346.59	63,776 59	
Total rents and interest		70,776 59
Received from head office during the year		580,583 62
Total income during the year		\$1,639,957 22
Total footings		\$3,410,755 19

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$108,008.30 occurring in previous years)	<i>Fire.</i> \$707,231 98	
Deduct amounts received for salvages (on losses of the last or of previous years), \$7,604.77; and from reinsurance in other companies, \$159,601.41	167,206 18	
Net amount paid during the year for losses		\$540,025 80
Commissions or brokerage to agents, less received on reinsurances		143,425 63
Rents (including \$7,000 for company's use of own buildings), less \$1,483.32 from subleases		14,176 68
Salaries, fees, and all other charges: Officers, clerks, and other employees		89,673 66
Taxes on premiums, \$27,930.47; on real estate, \$3,027.10		30,957 57
Insurance-department fees and agents' licenses, \$7,675.36; municipal licenses, \$4,102.34; tax on franchise, \$4,376.78		16,154 48
Advertising, printing, and stationery, \$13,028.32; legal expenses, \$255.20; furniture and fixtures, \$5.79; miscellaneous, \$100,960.20		114,249 51
Remitted to head office during the year		162,635 55
Total expenditures during the year		\$1,111,298 88
Balance		\$2,299,456 31

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$115,000 00	
Book value of bonds excluding interest, \$1,899,178.75; and stocks, \$202,000	2,101,178 75	
Cash in company's offices	1,552 22	
Deposited in banks	99,500 25	
Bills receivable, \$189.14; agents' debit balances, \$740.72	929 86	
Total	\$2,318,161 08	
Deduct agents' credit balances, \$868.12; all other, \$17,836.65	18,704 77	
Total net ledger assets		\$2,299,456 31

NON-LEDGER ASSETS.

Interest due (\$9,562.50) and accrued (\$7,372.50) on bonds and stocks.....	\$16,935 00
Market value (not including interest) of bonds and stocks over book value.....	31,815 62
Gross premiums in course of collection December 31 not more than three months due.....	\$198,974 46
Deduct cost of collection, commission, and brokerage.....	28,043 15
Net amount of uncollected premiums not more than three months due.....	170,931 31
Gross premiums in course of collection December 31 more than three months due, \$11,504.17.....	
Gross assets.....	\$2,519,138 24
Deduct agents' debit balances, unsecured.....	740 72
Total admitted assets.....	\$2,518,397 52

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$25,480 27
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$64,550 90
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	22,370 50
Total amount of claims for losses.....	\$112,401 67
Deduct reinsurance due or accrued.....	5,927 86
Net amount of unpaid losses.....	\$106,473 81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$868,695.33; unearned premiums (50 per cent.).....	\$134,347 66
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$949,241.05; unearned premiums (<i>pro rata</i>).....	487,636 66
Total unearned premiums as computed above.....	921,984 32
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	\$78 07
Return premiums, \$11,809.59; reinsurance premiums, \$7,974.75.....	19,784 34
	19,862 41
Total amount of all liabilities.....	\$1,048,320 54
Divisible surplus.....	1,470,076 98
Total.....	\$2,518,397 52

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year.....	\$175,768,685	\$1,954,341 25
Written or renewed during the year.....	152,171,677	1,466,497 19
Totals.....	\$327,940,362	\$3,420,838 44
Deduct those expired and marked off as terminated.....	149,339,467	1,564,497 78
In force at the end of the year.....	\$178,600,895	\$1,856,340 66
Deduct amount reinsured.....	4,304,066	38,404 28
Net amount in force.....	\$174,296,829	\$1,817,936 37

Largest amount written on any one risk, not deducting reinsurance, \$60,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$527,527 20
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BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$845,683 00
Gross premiums received.....	12,274 32
Losses paid.....	4,518 70
Losses incurred.....	6,947 12

NORWICH UNION FIRE INSURANCE SOCIETY.

Organized under the laws of the Kingdom of Great Britain. J. MONTGOMERY HARE, Resident Manager. Incorporated 1797; commenced business in United States, 1877. Home office in United States, 56 and 58 Pine street, New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$5,500,000; subscribed for.....	\$5,500,000 00
Amount of capital paid up in cash.....	660,000 00
Amount of net ledger assets December 31 of previous year.....	\$2,171,707 56
Extended at.....	2,171,707 56

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire. \$190,564 84
Net collected.....	\$190,564 84
Gross premiums written and renewed during the year.....	1,901,131 37
Total.....	\$2,091,696 21
Deduct gross premiums and bills in course of collection at this date,.....	193,300 17
Entire premiums collected during the year.....	\$1,898,396 04
Deduct reinsurance, rebate, abatement, and return premiums.....	426,581 59
	\$1,471,814 45
Interest on real-estate mortgage loans.....	\$1,200 00
Interest and dividends on stocks and bonds, \$78,014.51; from all other sources, \$2,186.16.....	80,200 67
Total rents and interest.....	81,400 67
Cash from head office.....	7,628 63
Total income during the year.....	\$1,560,843 75
Total footings.....	\$3,732,551 31

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses.....	Fire. \$883,935 83
Deduct amounts received for salvages (on losses of the last or of previous years), \$12,765.38; and from reinsurance in other companies, \$64,109.64.....	76,875 02
Net amount paid during the year for losses.....	\$807,060 81
Commissions or brokerage to agents, less received on reinsurances.....	260,613 81
Rents.....	18,362 68
Salaries, fees, and all other charges: Officers, \$45,103.94; clerks, \$41,153.64; other employees, \$57,548.49.....	143,806 07
Taxes on premiums, \$22,283.59; other taxes, \$1,828.87.....	27,112 46
Insurance-department fees and agents' licenses, \$7,136.69; municipal licenses, \$8,037.38; tax on franchise, \$235.....	15,409 07
Advertising, printing, and stationery, \$15,359.36; legal expenses, \$509.34; furniture and fixtures, \$1,632.70; miscellaneous, \$65,474.61.....	82,976 04
Loss on sales or maturity of ledger assets, \$22,655.28; cash remitted to head office, \$314,699.78.....	337,355 06
Total expenditures during the year.....	\$1,692,696 00
Balance.....	\$2,039,855 31

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$40,000 00
Book value of bonds excluding interest, \$1,196,540.35; and stocks, \$523,110.08.....	1,719,650 43
Cash in company's office.....	3,873 44
Deposited in banks.....	276,331 44
Total net ledger assets.....	\$2,039,855 31

NON-LEDGER ASSETS.

Interest due (\$900) and accrued (\$150) on mortgages.....	\$1,050 00
Interest accrued on bonds and stocks.....	21,551 17
Total.....	22,601 17
Market value (not including interest) of bonds and stocks over book value.....	122,022 07
Gross premiums in course of collection December 31 not more than three months due.....	\$172,133 73
Deduct cost of collection, commission, and brokerage.....	27,376 84
Net amount of uncollected premiums not more than three months due.....	144,756 89
Total admitted assets.....	\$2,329,235 44

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$96,279 50	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	63,129 78	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	21,197 85	
Total amount of claims for losses.....	\$180,607 13	
Deduct reinsurance due or accrued.....	17,176 01	
Net amount of unpaid losses.....		\$163,431 12
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,100,191.59; unearned premiums (50 per cent.).....	\$550,095 80	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,137,271.66; unearned premiums (<i>pro rata</i>).....	600,304 31	
Total unearned premiums as computed above.....		1,150,400 11
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		12,394 73
Return premiums, \$6,291.79; and reinsurance premiums, \$9,739.33.....		16,031 12
Total amount of all liabilities.....		\$1,342,257 08
Reserve or guaranty fund, represented by scrip, or otherwise.....		986,978 36
Total.....		\$2,329,235 44

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the previous year.....	\$241,183,990	\$2,437,283 39
Written or renewed during the year.....	192,616,899	1,901,131 37
Totals.....	\$433,800,889	\$4,338,414 76
Deduct those expired and marked off as terminated.....	192,993,222	1,960,871 20
In force at the end of the year.....	\$240,807,667	\$2,377,543 56
Deduct amount reinsured.....	13,594,880	140,080 31
Net amount in force.....	\$227,212,787	\$2,237,463 25

Largest amount written on any one risk, not deducting reinsurance, \$10,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$851,811 32
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BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$832,276 00
Gross premiums received.....	10,871 04
Losses paid.....	6,445 70
Losses incurred.....	6,394 92
Amount at risk.....	1,811,422 00

PALATINE INSURANCE COMPANY, LIMITED.

Organized under the laws of Great Britain. Manager, WILLIAM WOOD. Incorporated June 9, 1886. Commenced business in United States December 17, 1892. Home office, 21 Nassau street, New York city.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year.....	\$2,462,074 37	
Extended at		\$2,462,074 37

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$400,139 95	
Deduct amount of same not collected.....	167 42	
Net collected	\$399,972 53	
Gross premiums written and renewed during the year.....	2,583,698 33	
Total.....	\$2,983,670 86	
Deduct gross premiums and bills in course of collection at this date,	367,125 92	
Entire premiums collected during the year.....	\$2,616,544 94	
Deduct reinsurance, rebate, abatement, and return premiums.....	670,988 07	
Received for premiums other than perpetuals.....		\$1,945,556 87
Interest on real-estate mortgage loans	\$3,000 00	
Interest and dividends on stocks and bonds, \$86,721.32; from all other sources, \$1,721.63.....	88,442 95	
Total rents and interest.....		91,442 95
Total income during the year.....		\$2,036,999 82
Total footings.....		\$4,499,074 19

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$213,036.38 occurring in previous years).....	<i>Fire.</i> \$1,306,900 03	
Deduct amounts received for salvages (on losses of the last or of previous years), \$17,939.77; and from reinsurance in other companies, \$36,188.45.....	54,128 22	
Net amount paid during the year for losses.....		\$1,252,771 81
Commissions or brokerage to agents, less received on reinsurances.....		457,352 97
Rents.....		19,550 74
Salaries, fees, and all other charges: Officers, \$53,504.60; clerks, \$90,387.30		143,891 90
Taxes on premiums, \$32,003.91; on other investments, \$233.19.....		32,237 10
Insurance-department fees and agents' licenses, \$6,869 33; municipal licenses, \$4,667.60; tax on franchise, \$5,222.50.....		16,759 43
Advertising, printing, and stationery, \$22,475.32; legal expenses, \$2,416.09; furniture and fixtures, \$392.54; miscellaneous, \$61,506.86.....		86,790 81
Loss on sales or maturity of ledger assets		4,116 80
Remitted to home office.....		281,417 49
Total expenditures during the year.....		\$2,294,889 05
Balance.....		\$2,204,185 14

IV.—LEDGER ASSETS.

Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	\$60,000 00	
Book value of bonds excluding interest.....	1,999,197 13	
Cash in company's office	3,792 28	
Deposited in banks.....	139,706 32	
Due from Traders' Insurance Company, Chicago.....	1,489 41	
Total net ledger assets		\$2,204,185 14

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$840 00	
Interest due and accrued on bonds and stocks.....	11,625 00	
Total		\$12,465 00
Market value (not including interest) of bonds and stocks over book value.....		84,980 87
Gross premiums in course of collection December 31 not more than three months due.....	\$352,197 79	
Deduct cost of collection, commission, and brokerage.....	60,245 41	
Net amount of uncollected premiums not more than three months due.....		291,952 38
Gross premiums in course of collection December 31 more than three months due, \$14,928.13.....		
Total admitted assets.....		\$2,593,583 39

V.—NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$28,234 38	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	163,214 08	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	37,151 73	
Total amount of claims for losses.....	\$228,600 19	
Deduct reinsurance due or accrued.....	7,816 50	
Net amount of unpaid losses.....		\$220,783 69
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,689,715.16; unearned premiums (50 per cent.).....	\$844,857 58	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,018,963.15; unearned premiums (<i>pro rata</i>).....	539,570 55	
Total unearned premiums as computed above.....		4,384,428 13
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		1,889 18
Return premiums, \$25,860.01; and reinsurance premiums, \$10,334.81.....		36,194 82
Total amount of all liabilities.....		\$1,643,295 82
Divisible surplus.....		950,287 57
Total.....		\$2,593,583 39

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.	Fire risks.	Premiums.
In force December 31, 1897.....	\$256,896,379	\$2,815,263 63
Written or renewed in 1898.....	261,710,487	2,583,698 33
Totals.....	\$518,606,866	\$5,398,961 96
Deduct expirations and cancelations.....	235,395,296	2,555,688 45
In force December 31, 1898.....	\$283,211,570	\$2,843,273 51
Deduct amount reinsured.....	14,341,457	134,595 20
Net amount in force.....	\$268,870,113	\$2,708,678 31
Largest amount in any one hazard, \$45,000.		

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$1,246,129 26
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BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$1,307,500 35
Gross premiums received.....	10,432 10
Losses paid.....	5,719 70
Losses incurred.....	5,923 64
Amount at risk.....	1,372,875 36

PRUSSIAN NATIONAL INSURANCE COMPANY.

Organized under the laws of the Kingdom of Prussia. United States Manager, THEO. W. LETTON. Incorporated 1845. Commenced business in the United States, 1891. United States branch office, 315 Dearborn street, Chicago, Ill.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year.....	\$615,511 40	
Extended at.....		\$615,511 40

II.—INCOME DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$94,672 30	.....	
Net collected	\$94,672 30	.....	
Gross premiums written and renewed during the year, ...	567,751 28	\$8,071 15	
Totals.....	\$662,423 58	\$8,071 15	
Deduct gross premiums and bills in course of collection at this date.....	104,838 81	.....	
Entire premiums collected during the year.....	\$557,584 77	\$8,071 15	
Deduct reinsurance, rebate, abatement, and return premiums.....	140,561 70	1,992 14	
Received for premiums other than perpetuals....	\$417,023 07	\$6,079 01	\$423,102 08
Rents from company's property.....		\$50 00	
Interest and dividends on stocks and bonds.....		24,365 00	
Total rents and interest.....			24,415 00
Profit on sale or maturity of ledger assets during the year over book values.....			550 33
Total income during the year.....			\$448,067 91
Total footings			\$1,063,579 31

III.—DISBURSEMENTS DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross amount paid for losses	\$316,693 44	\$4,707 05	
Deduct amounts received for salvages (on losses of the last or of previous years), \$4,490.85; and from reinsurance in other companies, \$20,748.50.....	25,239 35	.....	
Net amount paid during the year for losses.....	\$291,454 09	\$4,707 05	\$296,161 14
Remitted home office.....			1,527 87
Commissions or brokerage to agents, less received on reinsurances.....			94,015 79
Rents.....			2,136 64
Salaries, fees, and all other charges: Officers, \$12,400; clerks, \$11,742.33; other employees, \$13,111.99.....			37,254 32
Taxes on premiums, \$8,820.13; on real estate, \$18.53.....			8,838 66
Insurance-department fees and agents' licenses, \$4,503.95; municipal licenses, \$785.33; tax on franchise, \$25.....			5,314 33
Advertising, printing, and stationery, \$4,118.13; repairs and expenses on real estate, \$10.45; furniture and fixtures, \$112; maps, \$2,898.49; local boards, \$7,787.65; sundries, \$2,403.50.....			17,330 22
Postage, etc., \$4,965.74; traveling expenses, \$11,733.72			16,699 46
Total expenditures during the year.....			\$479,278 43
Balance			\$584,300 88

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$800 00	
Book value of bonds excluding interest, \$557,000; and stocks, \$2,700..	559,700 00	
Cash in company's office	309 98	
Deposited in bank.....	30,046 13	
Bills receivable.....	556 55	
Total.....	\$591,412 66	
Deduct agents' credit balances	7,111 78	
Total net ledger assets		\$584,300 88

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....		\$6,110 83
Market value (not including interest) of bonds and stocks over book value		75,588 00
Gross premiums in course of collection December 31 not more than three months due.....	\$104,838 81	
Deduct cost of collection, commission, and brokerage.....	19,417 21	
Net amount of uncollected premiums, not more than three months due.....		85,421 60
Reinsurance due on paid losses.....		630 27
Total admitted assets.....		\$752,051 58

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$28,112 86	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	25,005 00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	2,315 00	
Total amount of claims for losses.....	\$55,432 86	
Deduct reinsurance due or accrued	7,637 05	
Net amount of unpaid losses.....		\$47,795 81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$305,662.84; unearned premiums (50 per cent.).....	\$152,531 42	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$326,745.06; unearned premiums (<i>pro rata</i>).....	180,660 54	
Gross premiums (less reinsurance), cash and bills, received and receivable upon all unexpired marine risks.....	2,236 00	
Total unearned premiums as computed above.....		\$398,267 96
Return premiums, \$11,978.53; and reinsurance premiums, \$1,350.27.....		13,328 80
Local boards and taxes, \$1,498.38; miscellaneous, \$216.66.....		1,715 04
Total amount of all liabilities.....		\$398,267 61
Divisible surplus.....		353,783 97
Total.....		\$752,051 58

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>M. & I. risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$52,124,012	\$648,007 45	\$67,650	\$3,307 77
Written or renewed in 1898.....	46,074,216	567,751 28	850,597	8,071 15
Totals.....	\$98,198,228	\$1,215,758 73	\$918,247	\$11,378 92
Deduct expirations and cancellations.....	42,898,914	529,389 67	742,605	7,150 78
In force December 31, 1898.....	\$55,299,314	\$686,369 06	\$175,642	\$4,228 14
Deduct amount reinsured.....	4,334,547	54,561 16	140,392	1,992 14
Net amount in force.....	\$50,964,667	\$631,807 90	\$35,250	\$2,236 00

Largest amount in any one hazard, not deducting reinsurance, \$25,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$250,590.33; marine and inland, \$4,707.05...	\$285,297 38
The amount of "special reserve fund," according to law, deposited with the insurance department of the state of New York.....	200,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written	\$714,185 00
Gross premiums received.....	7,775 53
Losses paid.....	2,775 49
Losses incurred.....	5,144 74
Amount at risk.....	823,568 00

U. S. BRANCH OF THE ROYAL INSURANCE COMPANY, OF LIVERPOOL, ENGLAND.

Organized under the laws of the Kingdom of Great Britain. Incorporated May 31, 1845. Commenced business in the United States, 1851. Principal office in the United States, 50 Wall street, New York city.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year.....	\$6,571,828 77	
Extended at.....		\$6,571,828 77

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	<i>Fire.</i> \$792,869 44	
Deduct amount of same not collected.	2,316 88	
Net collected.....	\$790,552 56	
Gross premiums written and renewed during the year.....	5,634,756 74	
Total.....	\$6,425,309 30	
Deduct gross premiums and bills in course of collection at this date, ...	659,662 51	
Entire premiums collected during the year.....	\$5,765,646 79	
Deduct reinsurance, rebate, abatement, and return premiums.....	1,496,656 23	
Received for premiums other than perpetuals.....		\$4,268,990 56
Deposit premiums, received on perpetual risks.....		10,975 91
Rents from company's property, including \$33,035 for company's use of own buildings	\$141,623 96	
Interest on real-estate mortgage loans	11,482 03	
Interest and dividends on stocks and bonds, \$161,818.96; from all other sources, \$3,599.31	165,418 27	
Total rents and interest		318,524 26
Received from home office		124,589 17
Total income during the year		\$4,723,079 90
Total footings		\$11,294,908 67

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$440,089.27 occurring in previous years).....	<i>Fire.</i> \$2,934,042 64	
Deduct amounts received for salvages (on losses of the last or of previous years), \$55,958.85; and from reinsurance in other companies, \$299,001.21	354,960 06	
Net amount paid during the year for losses.....		\$2,579,082 58
Deposit premiums returned.....		3,052 91
Commissions or brokerage to agents, less received on reinsurances.....		757,906 49
Salaries and allowances to agents.....		29,649 12
Rents (including \$33,035 for company's use of own buildings)		35,811 96
Salaries, fees, and all other charges: Officers, \$88,601.50; clerks, \$176,583.75; other employees, \$51,606.11.....		319,791 36
Taxes on premiums, \$133,661.70; on real estate, \$27,023.05.....		160,083 75
Insurance-department fees and agents' licenses, \$8,367.53; municipal licenses, \$575.08		8,912 61
Advertising, printing, and stationery, \$48,941.18; legal expenses, \$2,182.35; repairs and expenses on real estate, \$57,317.11; furniture and fixtures, \$1,747.09; miscellaneous, \$191,654.59		301,842 32
Amount returned to home office of the company		571,932 62
Amount written off to reduce bonds to book value.....		51,753 89
Total expenditures during the year		\$4,819,849 61
Balance.....		\$6,475,059 06

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$2,143,090 05	
Mortgage loans on real estate on which not more than one year's interest is due, first liens	256,000 00	
Book value of bonds excluding interest.....	3,810,726 33	
Cash in company's office	9,307 96	
Deposited in banks and trust companies, and in hands of branches, ...	256,491 91	
Total.....	\$6,475,616 25	
Deduct all other ledger liabilities	557 19	
Total net ledger assets.....		\$6,475,059 06

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,410 83	
Interest accrued on bonds and stocks.....	44,037 49	
Interest accrued on other assets.....	50 00	
Rents accrued on company's property or lease.....	13,638 98	
Total.....		\$59,137 30
Gross premiums in course of collection December 31 not more than three months due.....	\$635,036 90	
Deduct cost of collection, commission, and brokerage.....	102,221 29	
Net amount of uncollected premiums not more than three months due.....		532,815 61
Gross premiums in course of collection December 31 more than three months due, \$26,942.49.....		
All other assets.....		2,736 80
Total admitted assets.....		\$7,069,748 77

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due \$198.35; not yet due, \$21,693.20)....	\$21,891 55	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	558,196 82	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	52,974 99	
Total amount of claims for losses.....	\$633,063 36	
Deduct reinsurance due or accrued.....	112,284 39	
Net amount of unpaid losses.....		\$520,778 97
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,826,903.25; unearned premiums (50 per cent.).....	\$1,413,451 62	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$4,403,239.29; unearned premiums (<i>pro rata</i>).....	2,283,767 99	
Total unearned premiums as computed above.....		3,697,219 61
Amount reclaimable by the insured on perpetual fire-insurance policies, being 90 and 95 per cent. of the premium or deposit received.....		225,409 70
Net premium reserve and all other liabilities, except capital, under the life-insurance department.....		120,955 74
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		46,788 04
Return premiums, \$16,239.82; and reinsurance premiums, \$123,230.36.....		144,470 18
Total amount of all liabilities.....		\$4,755,622 24
Divisible surplus.....		2,314,126 53
Total.....		\$7,069,748 77

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year.....	\$780,815,753 69	\$7,613,115 68
Written or renewed during the year.....	723,013,135 67	5,634,756 74
Totals.....	\$1,503,828,889 36	\$13,247,872 42
Deduct those expired and marked off as terminated.....	638,287,727 75	5,445,242 57
In force at the end of the year.....	\$805,541,161 61	\$7,802,629 85
Deduct amount reinsured.....	78,169,966 43	582,515 55
Net amount in force December 31, 1898.....	\$787,371,195 18	\$7,220,114 30

Perpetual risks (not included above), \$9,651,369; premiums on same, \$10,028.24.
Largest amount written on any one risk, not deducting reinsurance, \$150,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$2,641,579 07
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BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Gross risks written.....	\$2,044,467 20	\$232,266 66	\$2,276,733 86
Gross premiums received.....	25,204 40	1,399 12	26,603 52
Losses paid.....	13,121 06	79 17	13,200 23
Losses incurred.....	11,855 78		11,855 78

ROYAL EXCHANGE ASSURANCE COMPANY.

Organized under the laws of the Kingdom of Great Britain and Ireland. General Manager, ROBERT DICKSON. Incorporated A. D. 1720. Commenced business, U. S. branch, 1891. Home office, The Royal Exchange, London, England; United States, 100 William street, New York city.

I.—CAPITAL STOCK.

Amount of deposit capital	\$200,000		
Amount of net ledger assets December 31 of previous year *		\$739,026 08	
Difference, to balance		67,163 75	
Extended at			\$806,189 83

II.—INCOME DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$71,089 03	.....	
Net collected	\$71,089 03	.....	
Gross premiums written and renewed during the year, ...	669,032 50	\$6,933 05	
Totals	\$740,121 53	\$6,933 05	
Deduct gross premiums and bills in course of collection at this date	99,744 98	501 02	
Entire premiums collected during the year	\$640,376 55	\$6,432 03	
Deduct reinsurance, rebate, abatement, and return premiums	157,802 50	345 62	
Received for premiums other than perpetuals	\$482,574 05	\$6,086 41	\$488,660 46
Interest and dividends on stocks and bonds			26,244 00
Remittance from home office			110,500 00
Total income during the year			\$625,404 46
Total footings			\$1,431,594 29

III.—DISBURSEMENTS DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross amount paid for losses (including \$33,472 occurring in previous years)	\$281,821 99	\$4,319 00	
Deduct amounts received from reinsurance in other companies	34,358 24	74 83	
Net amount paid during the year for losses	\$247,463 75	\$4,244 17	\$251,707 92
Commissions or brokerage to agents, less received on reinsurances			93,008 05
Rents			9,387 87
Salaries, fees, and all other charges: Officers, \$20,800; clerks, \$23,570.61			44,370 61
Taxes on premiums			5,339 39
Insurance-department fees and agents' licenses, \$6,686.56; municipal licenses, \$1,244.42			7,930 98
Advertising, printing, and stationery, \$12,614.83; miscellaneous, \$18,347.36			30,962 19
Remitted to head office			45,291 76
Total expenditures during the year			\$187,998 77
Balance December 31, 1898			943,595 52
Total			\$1,431,594 29

IV.—LEDGER ASSETS.

Book value of bonds excluding interest	\$898,263 75	
Cash in company's office	801 61	
Deposited in banks	36,395 82	
Office furniture and maps	8,134 34	
Total net ledger assets		\$943,595 52

* In printed statement of previous year, "Ledger and non-ledger assets," item, "Book value of bonds excluding interest," should have been \$790,763.75, not \$723,600; and item, "Market value (not including interest) of bonds and stocks over book value," should have been \$3,510.50, not \$70,674.25.

NON-LEDGER ASSETS.

Interest due on bonds and stocks.....	\$9,311 00
Market value (not including interest) of bonds and stock over book value.....	4,418 25
Gross premiums in course of collection December 31 not more than three months due.....	\$100,246 00
Deduct cost of collection, commission, and brokerage.....	19,472 69
Net amount of uncollected premiums not more than three months due.....	80,773 31
Due from reinsuring companies on paid losses.....	2,207 15
Gross assets.....	\$1,040,305 23
Deduct furniture, fixtures, safes, and maps.....	8,134 34
Total admitted assets.....	\$1,032,170 89

V.—NON-LEDGER LIABILITIES.

Net amount of unpaid losses.....	\$21,592 06
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$329,637.61; unearned premiums (50 per cent.).....	\$164,818 80
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$317,101.83; unearned premiums (<i>pro rata</i>).....	206,364 74
Gross premiums (less reinsurance), cash and bills, received and receivable upon all unexpired marine risks (— per cent. on time hulls).....	29 13
Total unearned premiums as computed above.....	371,212 67
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	2,135 00
Reinsurance premiums.....	9,086 66
Total amount of all liabilities.....	\$404,026 39
Deposit capital.....	\$200,000 00
Divisible surplus.....	628,144 50
Total.....	\$1,032,170 89

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>M. & I. risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$44,207,471	\$517,518 36	.....	.....
Written or renewed in 1898.....	64,230,134	669,032 50	\$3,210,215	\$6,933 05
Totals.....	\$108,437,605	\$1,186,580 86	\$3,210,215	\$6,933 05
Deduct expirations and cancellations.....	43,448,568	474,889 88	3,198,476	6,903 92
In force December 31, 1898.....	\$64,989,037	\$711,690 98	\$11,739	\$29 13
Deduct amount reinsured.....	5,549,191	64,951 54	.....	.....
Net amount in force.....	\$59,439,846	\$646,739 44	\$11,739	\$29 13

Largest amount in any one hazard, \$25,000.

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$235,583.81; marine and inland, \$4,244.17...	\$239,827 98
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BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$489,302 00
Gross premiums received.....	6,668 51
Losses paid.....	774 36
Losses incurred.....	774 36
Amount at risk.....	749,742 00

U. S. BRANCH SUN INSURANCE OFFICE.

Organized under the laws of the Kingdom of Great Britain. Manager, J. J. GUILLE. Incorporated A. D. 1710. Commenced business in United States August 1, 1882. Home office, 54 Pine street, New York city.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year.....	\$2,530,936 25	
Extended at		\$2,530,936 25

II.—INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	<i>Fire.</i> \$139,987 79	
Net collected	\$139,987 79	
Gross premiums written and renewed during the year.....	1,954,133 00	
Total.....	\$2,094,120 79	
Deduct gross premiums and bills in course of collection at this date,	124,043 60	
Entire premiums collected during the year.....	\$1,970,076 19	
Deduct reinsurance, rebate, abatement, and return premiums.....	423,743 65	
Received for premiums other than perpetuals.....		\$1,546,332 54
Rents from company's property, including \$15,800.04 for company's use of own buildings.....	\$19,882 54	
Interest on real-estate mortgage loans.....	9,080 00	
Interest and dividends on stocks and bonds, \$77,788.43; from all other sources, \$2,094.45.....	79,882 88	
Total rents and interest.....		108,845 42
Profit on sale or maturity of ledger assets during the year over book values.....		5,630 75
Total income during the year.....		\$1,660,808 71
Total footings.....		\$4,191,744 96

III.—DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$148,440.25 occurring in previous years).....	<i>Fire.</i> \$937,800 65	
Deduct amounts received for salvages (on losses of the last or of previous years), \$11,862.69; and from reinsurance in other companies, \$21,295.52.....	33,158 21	
Net amount paid during the year for losses.....		\$904,642 44
Commissions or brokerage to agents, less received on reinsurances.....		342,594 10
Salary and all other compensation of manager,* \$12,500; assistant manager, \$8,000; secretary, \$5,000; other officers, \$6,599.76.....		32,099 76
Rents (including \$15,800.04 for company's use of own buildings).....		16,940 04
Salaries, fees, and all other charges: Clerks, \$37,606.80; other employees, \$26,837.54.....		64,444 34
Taxes on premiums, \$33,702.24; on real estate, \$2,616.38.....		36,318 62
Insurance-department fees and agents' licenses, \$4,024.50; municipal licenses, \$3,400.50.....		7,425 00
Advertising, printing, and stationery, \$12,637.65; legal expenses, \$610.64; repairs and expenses on real estate, \$7,223.76; miscellaneous, \$6,642.37.....		27,114 42
Salaries and allowances to agents.....		84,272 36
Remitted to home office.....		160,844 28
Total expenditures during the year.....		\$1,676,695 36
Balance.....		\$2,515,049 60

IV.—LEDGER ASSETS.

Book value of real estate.....	\$261,189 97	
Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	188,000 00	
Book value of bonds excluding interest, \$1,541,853.63; and stocks, \$228,761.29.....	1,770,614 92	
Cash in company's office.....	472 51	
Deposited in banks.....	170,952 85	
Agents' debit balances.....	127,659 78	
Total.....	\$2,518,890 03	
Deduct agents' credit balances.....	3,840 43	
Total net ledger assets.....		\$2,515,049 60

* In addition to above, the manager received \$4,631 contingent commission on profits for the year 1897, which was charged to commission-account item in "Disbursements during year."

NON-LEDGER ASSETS.		
Interest accrued on mortgages.....	\$1,850 83	
Interest accrued on bonds and stocks.....	22,526 65	
Interest accrued on other assets.....	610 47	
Rents accrued on company's property or lease.....	1,429 17	
Total.....		\$26,417 12
Market value (not including interest) of bonds and stocks over book value.....		43,650 08
Gross premiums in course of collection December 31 not more than three months due.....	\$119,257 15	
Deduct cost of collection, commission, and brokerage.....	23,425 15	
Net amount of uncollected premiums not more than three months due.....		95,832 00
Gross premiums in course of collection December 31 more than three months due, \$1,787.45.		
Gross assets.....		\$2,680,948 80
Deduct depreciation from book values of above net ledger assets to bring same to market value: Real estate.....		11,189 97
Total admitted assets.....		\$2,669,758 83

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$18,996.43; not yet due, \$29,013.69),	\$48,010 12	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	157,007 86	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	10,400 00	
Total amount of claims for losses.....	\$215,417 98	
Deduct reinsurance due or accrued.....	8,667 98	
Net amount of unpaid losses.....		\$206,750 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$961,523.12; unearned premiums (fifty per cent.).....	\$480,761 56	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,648,119.27; unearned premiums (<i>pro rata</i>).....	893,544 52	
Total unearned premiums as computed above.....		1,374,306 08
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		4,309 00
Reinsurance premiums.....		8,757 06
Total amount of all liabilities.....		\$1,594,122 14
Divisible surplus.....		1,075,636 69
Total.....		\$2,669,758 83

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		
	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$323,340,950	\$2,906,424 26
Written or renewed during the year.....	223,051,762	1,954,133 00
Totals.....	\$546,392,712	\$4,860,557 26
Deduct those expired and marked off as terminated.....	222,386,701	2,124,513 75
In force at the end of the year.....	\$324,006,011	\$2,736,043 51
Deduct amount reinsured.....	17,298,020	126,401 12
Net amount in force.....	\$306,707,991	\$2,609,642 39
Largest amount on any one risk, \$50,000.		

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire.....	\$951,310 99
The amount of "special reserve fund," according to law, deposited with the insurance department of the state of New York.....	241,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Gross risks written.....	\$943,092 00
Gross premiums received.....	13,043 43
Losses paid.....	8,934 40
Losses incurred.....	8,610 94
Amount at risk.....	1,251,099 00

U. S. BRANCH WESTERN ASSURANCE COMPANY.

Organized under the laws of the Dominion of Canada. President, GEO. A. COX; Secretary, C. C. FOSTER. Incorporated August, 1851. Commenced business August, 1851. Home office, 22 Wellington street east, Toronto.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year	\$1,667,368 41	
Extended at		\$1,667,368 41

II.—INCOME DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Entire premiums collected during the year.....	\$1,723,599 25	\$306,571 23	
Deduct reinsurance, rebate, abatement, and return premiums.....	385,570 04	21,357 61	
Received for premiums other than perpetuals.....	\$1,338,029 21	\$285,213 62	\$1,623,242 83
Interest on real-estate mortgage loans.....		\$2,116 23	
Interest and dividends on stocks and bonds.....		46,506 88	
Total rents and interest.....			48,623 11
Increase in market values			18,572 15
Total income during the year.....			\$1,690,438 09
Total footings.....			\$3,357,806 50

III.—DISBURSEMENTS DURING YEAR.

	<i>Fire.</i>	<i>M. & I.</i>	
Gross amount paid for losses (including \$186,170.42 occurring in previous years)	\$925,021 81	\$291,353 95	
Deduct amounts received for salvages and from reinsurance in other companies	36,874 26	44,755 34	
Net amount paid during the year for losses.....	\$888,147 55	\$246,598 61	\$1,134,746 16
Commissions or brokerage to agents, less received on reinsurances.....			304,720 21
Rents.....			6,480 00
Salaries, fees, and all other charges: Officers, \$13,920; clerks, \$37,938; other employees, \$40,200			92,058 00
Taxes on premiums			32,840 60
Insurance-department fees and agents' licenses, \$10,233.49; municipal licenses, \$5,143.57; tax on franchise, \$243.58.....			15,620 64
Advertising, printing, and stationery, \$15,758.22; legal expenses, \$1,485.43; furniture and fixtures, \$2,756.40; miscellaneous, \$79,902.81.....			99,902 86
Remitted to head office.....			24,960 64
Total expenditures during the year.....			\$1,711,329 11
Balance.....			\$2,646,477 39

IV.—LEDGER ASSETS.

Mortgage loans on real estate on which not more than one year's interest is due, first liens.....	\$20,000 00	
Book value of bonds excluding interest, \$1,103,063.38; and stocks, \$152,637.50	1,255,700 88	
Cash in company's office	163 33	
Deposited in banks	151,299 66	
Bills receivable, \$47,309.72; agents' debit balances, \$172,003.80	219,313 52	
Total net ledger assets.....		\$1,646,477 39

NON-LEDGER ASSETS.

Market value (not including interest) of bonds and stocks over book value	7,439 27	
Total admitted assets.....		\$1,653,916 66

V.—NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$82,697 64	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	68,325 25	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	14,049 16	
Net amount of unpaid losses.....		\$165,072 05

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$953,630; unearned premiums (50 per cent.).....	\$476,815 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$638,082.83; unearned premiums (<i>pro rata</i>).....	342,145 11
Gross premiums (less reinsurance), including both cash and bills, received and receivable upon all unexpired inland navigation risks, \$47,694.76; unearned premiums (50 per cent.).....	23,847 38
Gross premiums (less reinsurance), cash and bills, received and receivable upon all unexpired marine risks (50 per cent. on time hulls).....	11,830 55
Total unearned premiums as computed above.....	\$854,638 04
Total amount of all liabilities.....	\$1,019,710 09
Divisible surplus.....	634,206 57
Total.....	\$1,653,916 66

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>M. & I. risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year.....	\$143,317,711	\$1,707,467 66	\$5,168,388	\$79,126 25
Written or renewed during the year,	162,181,141	1,723,599 25	35,874,054	306,571 23
Totals.....	\$305,498,852	\$3,431,066 91	\$41,042,442	\$385,697 48
Deduct those expired and marked off as terminated.....	140,744,979	1,787,669 50	36,913,977	317,524 06
In force at the end of the year....	\$164,753,873	\$1,643,397 41	\$4,128,465	\$68,173 42
Deduct amount reinsured.....	4,688,424	51,684 58	.....	.....
Net amount in force.....	\$160,065,449	\$1,591,712 83	\$4,128,465	\$68,173 42

GENERAL INTERROGATORIES.

Losses incurred during the year: Fire, \$847,376.77; marine and inland, \$269,305.14.....	\$1,116,681 91
BUSINESS IN KANSAS DURING THE PAST YEAR.	
Gross risks written.....	\$1,018,108 00
Gross premiums received.....	14,906 37
Losses paid.....	10,146 08
Losses incurred.....	11,146 08
Amount at risk.....	1,297,818 00

PART II.

DIRECTORY OF LIFE, CASUALTY AND MISCEL-
LANEOUS INSURANCE COMPANIES LICENSED
TO TRANSACT BUSINESS IN KANSAS,
YEAR ENDING DECEMBER 31, 1898.

DIRECTORY OF LIFE INSURANCE COMPANIES LICENSED TO TRANSACT BUSINESS IN KANSAS.

Year of organ- ization.	NAME.	Location.	President.	Secretary.	Began business in Kansas.
1820	Ætna.....	Hartford, Conn.....	M. G. Bulkeley.....	J. L. English.....	1887
1887	Bankers' Life.....	Lincoln, Neb.....	N. S. Harwood.....	W. C. Wilson.....	1891
1879	Bankers' Life Association.....	Des Moines, Iowa.....	E. A. Temple.....	A. C. Wilson.....	1898
1895	Bankers' Life Association.....	Kansas City, Mo.....	Maj. Wm. Warner.....	S. E. Rumble.....	1898
1853	Covenant Mutual Life.....	St. Louis, Mo.....	E. Wilkerson.....	C. E. Pilling.....	—
1867	Equitable Life.....	Des Moines, Iowa.....	F. M. Hubbell.....	J. C. Cummins.....	1888
1882	Kansas Mutual Life.....	Topeka, Kan.....	John P. Davis.....	John E. Moon.....	1882
1851	Massachusetts Mutual.....	Springfield, Mass.....	John A. Hall.....	Henry M. Phillips.....	1871
1866	Metropolitan Life.....	New York, N. Y.....	John R. Hegeman.....	George B. Woodward.....	—
1845	Mutual Benefit Life.....	Newark, N. J.....	Amzi Dodd.....	E. L. Dobbins.....	1885
1841	New York Life.....	New York, N. Y.....	John A. McCall.....	Chas. C. Whitney.....	—
1857	Northwestern Mutual.....	Milwaukee, Wis.....	H. L. Palmer.....	J. W. Skinner.....	1871
1867	Pacific Mutual.....	San Francisco, Cal.....	Geo. A. Moore.....	J. N. Patton.....	1889
1847	Penn Mutual.....	Philadelphia, Pa.....	Harry F. West.....	Henry C. Brown.....	1883
1851	Phoenix Mutual.....	Hartford, Conn.....	J. B. Bunce.....	Chas. H. Lawrence.....	1875
1875	Provident Savings Assurance.....	New York, N. Y.....	E. W. Scott.....	Wm. E. Stevens.....	1884
1871	Security Trust and Life.....	Philadelphia, Pa.....	Robt. E. Pattison.....	Clarence E. Cook.....	1896
1844	State Life.....	Indianapolis, Ind.....	Andrew M. Sweeney.....	Wilbur S. Wynn.....	1893
1867	Union Central.....	Cincinnati, Ohio.....	John M. Pattison.....	E. P. Marshall.....	1885

DIRECTORY OF CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES LICENSED TO TRANSACT BUSINESS IN KANSAS.

Year of organization.	NAME.	Location.	President.	Secretary.	Began business in Kansas.
1820	Etna Accident	Hartford, Conn.	M. G. Bulkeley	J. L. English.....	1897
1876	Fidelity and Casualty Company.....	New York, N. Y.	G. F. Seward	R. J. Hillis	1889
1866	Hartford Steam-boiler and Inspection Company	Hartford, Conn.	J. M. Allen.....	J. B. Pierce	1879
1882	Lloyds' Plate Glass Company	New York, N. Y.	W. T. Woods.....	C. E. W. Chambers	1884
1874	Metropolitan Plate Glass.....	New York, N. Y.	Eugene Winslow	S. W. Burton	1888
1868	New Jersey Plate Glass Company	Newark, N. J.	Samuel C. Hooglan.....	James I. Hedden	1891
1891	New York Plate Glass Insurance Company	New York, N. Y.	M. Danziger	M. A. White.....	1891
1867	Pacific Mutual Life (accident)	San Francisco.....	Geo. A. Moore	J. N. Patton	1889
1884	Standard Life and Accident	Detroit, Mich.....	D. M. Ferry	E. A. Leonard.....	1886
1892	Union Casualty and Surety	St. Louis, Mo	C. P. Ellerbe	John Greenough.....	1893
1895	United States Casualty	New York, N. Y.	James W. Hinkley	E. S. Lott	1897
1896	United States Fidelity and Guaranty	Baltimore, Md	John R. Bland	Geo. E. Callis	—

STATISTICAL TABLES.

TABLE V.—GENERAL BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN KANSAS,
FOR THE YEAR ENDING DECEMBER 31, 1898.

COMPANIES.	Capital stock.	Admitted assets.	Liabilities.	Surplus as to policy-holders.	Total premium income, 1898.	Total paid policy-holders, 1898.	Total income, 1898.	Total disbursements, 1898.
Kansas Mutual Life.....	\$1,750,000	\$860,475	\$217,537	\$142,937	\$256,624	\$150,381	\$285,257	\$258,338
Ætna.....	100,000	*50,252,330	42,681,686	*5,495,052	5,764,412	4,517,472	8,190,916	5,899,717
American Mutual.....	100,000	252,092	125,785	26,307	80,604	16,345	91,737	71,402
Bankers' Life (Lincoln).....	100,000	3,137,158	33,188	3,103,960	1,176,471	683,777	1,317,376	866,064
Bankers' Life Association (Des Moines).....	100,000	507,721	467,297	40,424	208,847	157,352	231,920	178,699
Bankers' Life Association (Kansas City)†.....	100,000	1,809,117	1,433,342	275,575	345,702	145,198	451,961	293,469
Equitable (of Iowa).....	2,000,000	22,035,448	20,075,945	1,959,503	4,043,067	2,571,326	4,985,716	3,593,578
Massachusetts Mutual.....	100,000	43,274,908	35,815,666	7,459,242	23,372,770	8,418,631	25,197,958	18,699,228
Metropolitan Life†.....	100,000	67,096,602	61,701,677	5,394,925	9,134,547	7,247,813	12,529,729	9,285,252
Mutual Benefit Life.....	100,000	215,944,811	180,907,258	35,037,553	35,632,649	21,519,866	45,431,917	30,498,463
New York Life.....	100,000	115,446,643	109,084,215	6,362,429	16,634,531	7,286,080	22,307,407	10,765,432
Northwestern Mutual.....	100,000	*3,401,964	3,117,398	*84,566	862,539	445,960	1,303,632	1,157,592
Pacific Mutual.....	100,000	35,565,223	30,942,534	4,622,689	6,655,343	3,639,631	8,371,305	5,203,055
Penn Mutual.....	100,000	11,660,627	10,992,642	667,985	1,920,186	1,320,083	2,551,752	1,980,124
Phoenix Mutual.....	100,000	2,757,426	2,156,660	500,766	2,612,078	1,432,012	2,737,906	2,495,628
Provident Savings Life.....	100,000	259,645	152,037	107,608	326,473	70,903	332,787	245,296
State Mutual Life.....	350,000	1,045,301	382,123	333,178	462,906	168,302	1,180,776	407,429
Security Trust and Life.....	100,000	20,657,959	18,033,474	2,474,485	3,967,956	1,601,060	5,185,132	2,903,756
Union Central.....	100,000	20,657,959	18,033,474	2,474,485	3,967,956	1,601,060	5,185,132	2,903,756

* Including accident business.

† Filed no statement. Voluntarily withdrew from state at end of license year.

‡ Industrial business included.

§ Including industrial business.

TABLE VI.—GENERAL BUSINESS OF LIFE INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN KANSAS, FOR THE YEAR ENDING DECEMBER 31, 1898.

Showing the number and amount of policies issued and terminated, and mode of termination, during the year 1898.

COMPANIES.	TOTAL NUMBER AND AMOUNT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.				MODE OF TERMINATION.			
	Issued.		Terminated.		By death.		By maturity.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Kansas Mutual Life.....	1,537	\$2,738,357	1,267	\$2,229,302	64	\$123,747	.....	.....
Ætna.....	11,852	22,494,983	7,871	15,763,949	1,302	2,165,979	857	\$1,091,047
Bankers' Life (Lincoln).....	749	1,477,772	494	938,344	10	15,500	.....	.....
Bankers' Life Association (Des Moines).....	10,273	20,546,000	3,309	6,618,000	318	.....	.....	.....
Bankers' Life Association (Kansas City)*.....	.....	.....	.....	.....	.....	.....	.....	.....
Covenant Mutual (St. Louis).....	1,585	5,061,957	1,645	4,650,980	44	53,160	.....	.....
Equitable (of Iowa).....	1,291	1,807,242	5,559	873,618	44	63,290	9	13,965
Massachusetts Mutual.....	9,386	20,769,190	5,678	14,136,357	474	1,401,420	78	220,607
Metropolitan Life.....	55,189	45,058,562	25,467	19,419,350	558	481,316	.....	308,362
Mutual Benefit Life.....	15,562	35,128,412	10,416	23,866,659	1,271	3,494,444	1,001	3,670,200
New York Life.....	74,306	154,223,057	33,330	87,222,862	3,524	10,120,469	.....	778,987
Northwestern Mutual.....	30,201	76,257,159	12,641	31,625,791	1,615	4,149,375	17	40,818
Pacific Mutual.....	2,901	5,412,577	1,594	3,528,375	81	204,926	66	73,309
Penn Mutual.....	14,107	37,365,331	7,720	19,814,646	647	1,692,159	.....	.....
Phoenix Mutual.....	7,834	13,261,599	4,511	8,111,886	466	728,922	.....	.....
Provident Savings Life.....	9,440	30,268,550	7,205	22,560,781	327	1,146,306	.....	.....
State Mutual Life.....	2,568	10,748,000	1,317	5,584,500	17	54,500	.....	.....
Security Trust and Life.....	4,179	9,883,731	3,228	8,248,025	74	194,000	.....	.....
Union Central.....	17,699	37,148,081	10,160	23,091,748	480	855,229	129	232,818

* No statement filed; voluntarily withdrew from state at end of license year.

TABLE VI—CONCLUDED.

COMPANIES.	MODE OF TERMINATION.									
	By expiry.		By surrender.		By lapse.		By change.		Not taken.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Kansas Mutual Life.....	176	\$229,000	24	\$42,507	795	\$1,307,000	65	\$153,047	143	\$274,000
Attna..... Life (Lincoln).....	485	1,100,450	1,208	2,078,570	2,219	5,600,091	265	632,312	1,535	3,491,500
Bankers' Life Association (Des Moines).....	85	182,000	23	50,100	338	617,841	6	16,500	25	56,500
Bankers' Life Association (Kansas City)*.....					2,915					
Covenant Mutual (St. Louis).....	101	92,246	94	131,785	932	2,299,003	57	87,070	417	1,982,716
Equitable (of Iowa).....				120,156	378	537,051		75,354	39	63,800
Massachusetts Mutual.....	25	51,700	1,401	2,910,620	1,933	3,996,301		1,197,769	1,765	4,357,750
Metropolitan Life.....			1,057	1,257,197	18,663	13,186,009	666	840,550	4,523	3,613,678
Mutual Benefit Life.....	1,307	3,305,229	3,465	8,596,768	2,135	3,921,801			2,070	4,240,025
New York Life.....	1,174	4,764,238	4,270	13,665,532	23,361	45,994,767		9,007,656		
Northwestern Mutual.....	113	2,175,492	2,466	4,011,725	4,978	9,322,016		3,206,902		
Pacific Mutual.....	1	1,000	217	578,930	842	1,732,750	67	66,448	3,017	7,981,364
Penn Mutual.....	343	963,408	1,328	3,124,845	2,919	6,684,435	68	684,459	436	903,473
Phoenix Mutual.....			485	1,167,047	1,793	2,997,482	203	525,464	2,240	6,242,419
Provident Savings Life.....	37	86,000	134	386,528	1,637	5,200,350	80	789,729	1,461	2,683,662
State Mutual Life.....	3,415	10,326,125	8	32,000	666	2,907,000	385	1,646,500	1,612	4,702,743
Security Trust and Life.....			13	65,000	885	2,116,160	1,903	4,700,376	231	944,500
Union Central.....	161	246,700	422	867,138	5,695	11,219,614	249	1,512,510	353	1,112,459
									3,024	8,158,439

* No statement filed; voluntarily withdrew from state at end of license year.

TABLE VII.—GENERAL BUSINESS OF CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN KANSAS, FOR THE YEAR ENDING DECEMBER 31, 1898.

COMPANIES.	Capital stock.	Admitted assets.	Liabilities, except capital.	Surplus as to policy-holders.	Premiums received, 1898.	Paid policy-holders, 1898.	Total income, 1898.	Total disbursements, 1898.
Etna	\$1,750,000	\$50,252,320	\$200,272	\$5,495,052	\$657,291	\$246,989	\$672,979	\$512,174
Fidelity and Casualty	250,000	3,109,732	2,279,442	580,990	3,209,346	1,275,004	3,356,279	3,100,252
Hartford Steam-boiler Company	200,000	2,396,724	1,246,157	580,537	438,822	53,726	1,030,937	891,394
Lloyds' Plate Glass	250,000	712,052	258,829	203,223	416,886	143,330	452,913	461,631
Metropolitan Plate Glass	100,000	497,063	139,121	237,852	252,218	110,332	273,066	288,129
New Jersey Plate Glass	100,000	172,039	40,086	31,974	74,900	28,667	82,230	77,740
New York Plate Glass	100,000	387,365	117,762	170,193	203,913	77,351	221,353	212,152
Pacific Mutual	*200,000	*3,401,964	115,874	*84,566	261,678	125,051	261,678	277,376
Standard Life and Accident	200,000	339,901	554,897	85,003	987,182	510,510	1,018,123	1,006,613
Union Casualty and Surety	250,000	705,742	385,422	70,320	822,546	449,434	845,794	840,074
United States Casualty	300,000	886,918	441,918	155,000	716,303	267,440	737,232	693,646
United States Fidelity and Guaranty Company	1,000,000	1,414,156	233,929	189,227	327,970	30,522	571,696	353,456

* Including life business.

TABLE VIII.—BUSINESS DONE BY LIFE INSURANCE COMPANIES IN KANSAS DURING THE YEAR ENDING DECEMBER 31, 1898.

COMPANIES.	In force December 31, 1897.		Written during 1898.		Total.		Terminated during 1898.
	No.	Amount.	No.	Amount.	No.	Amount.	
Kansas Mutual Life.....	3,418	\$6,194,416 00	585	\$1,043,997 01	4,003	\$7,238,413 01	\$759,536 28
Etna.....	314	620,004 00	48	87,414 00	382	707,418 00	66,227 00
American Mutual *.....	.....	.....	.....	.....	.....	.....	.....
Bankers' Life (Lincoln).....	452	779,893 00	213	398,350 00	665	1,178,043 00	325,500 00
Bankers' Life (Des Moines).....	957	1,914,000 00	517	1,031,000 00	1,474	2,945,000 00	88,000 00
Bankers' Life Association (Kansas City)†.....	.....	.....	.....	.....	.....	.....	.....
Covenant Mutual (St. Louis).....	18	16,900 33	78	327,510 74	91	344,411 07	37,910 83
Equitable (Iowa).....	58	77,650 00	8	8,000 00	66	85,650 00	13,000 00
Massachusetts Mutual.....	1,373	3,375,379 00	243	713,800 00	1,616	4,089,179 00	486,879 00
Metropolitan Life‡.....	10,756	1,328,894 00	7,656	1,384,663 00	18,412	2,713,557 00	732,906 00
Mutual Benefit Life.....	679	1,325,310 00	177	320,820 00	856	1,646,130 00	127,748 00
New York Life.....	3,798	7,099,461 00	886	1,950,680 00	4,684	9,050,141 00	632,301 00
Northwestern Mutual.....	3,493	7,197,695 00	659	1,275,117 00	4,152	8,472,812 00	507,840 00
Pacific Mutual†.....	54	93,279 00	4	3,818 00	58	97,097 00	24,000 00
Penn Mutual.....	186	498,000 00	45	156,500 00	231	654,500 00	110,000 00
Phoenix Mutual.....	434	743,243 00	167	327,936 00	601	1,071,179 00	102,000 00
Provident Savings Life.....	135	357,714 00	11	39,237 00	146	396,951 00	36,000 00
State Mutual Life§.....	.....	.....	239	1,187,000 00	239	1,187,000 00	15,000 00
Security Trust and Life.....	11	16,500 00	14	23,500 00	25	40,000 00	7,000 00
Union Central.....	815	1,493,338 00	299	655,618 00	1,114	2,148,956 00	192,350 00
Totals.....	27,423	\$33,326,616 33	11,840	\$10,938,320 75	39,267	\$44,264,937 08	\$4,274,198 11

* No statement filed.

† No statement filed; voluntarily left the state at end of license year.

‡ Including industrial business.

§ Authorized to transact business May 31, 1898.

TABLE VIII—CONCLUDED. PREMIUM RECEIPTS AND LOSSES PAID IN KANSAS DURING THE YEAR ENDING DECEMBER 31, 1898.

COMPANIES.	Total in force December 31, 1898.		Losses incurred during 1898.		Losses paid.		Premiums received during 1898.
	No.	Amount.	No.	Amount.	No.	Amount.	
Kansas Mutual Life.....	3,593	\$6,478,876 73	43	\$82,536 28	.....	\$89,210 99	\$190,690 96
Aetna.....	353	641,191 00	8	12,881 00	.....	12,201 00	22,455 34
American Mutual *.....	.....	.....	.....	.....	.....	.....	.....
Bankers' Life (Lincoln).....	492	882,543 00	.....	.....	.....	1,000 00	23,642 02
Bankers' Life Association (Des Moines).....	1,430	2,860,000 00	9	18,000 00	1	18,000 00	17,497 25
Bankers' Life Association (Kansas City)†.....	.....	.....	.....	.....	9	.....	.....
Covenant Mutual (St. Louis).....	83	306,830 24	None.	None.	None.	None.	8,205 89
Equitable (Iowa).....	55	72,650 00	.....	.....	.....	.....	3,216 69
Massachusetts Mutual.....	1,410	3,592,300 00	14	45,503 00	1	135 00	112,858 39
Metropolitan Life†.....	15,387	2,180,651 00	175	15,974 00	.....	37,703 00	66,221 33
Mutual Benefit Life.....	786	1,518,382 00	3	1,324 00	175	15,974 00	47,121 32
New York Life.....	4,402	8,417,840 00	47	93,716 86	1	1,104 00	280,422 11
Northwestern Mutual.....	4,314	7,959,882 00	24	44,763 00	44	87,649 45	312,970 68
Pacific Mutual.....	50	73,097 00	.....	.....	25	64,563 00	2,177 03
Peau Mutual.....	193	554,500 00	None.	None.	None.	None.	20,687 25
Phoenix Mutual.....	537	939,169 00	2	30,000 00	2	30,000 00	34,177 40
Provident Savings Life.....	129	360,931 00	6	11,135 00	6	11,185 00	10,080 41
State Mutual Life.....	237	1,172,000 00	3	16,000 00	3	16,000 00	27,799 03
Security Trust and Life.....	49	33,000 00	None.	None.	None.	None.	1,082 70
Union Central.....	1,005	1,936,636 00	7	16,580 00	.....	10,550 00	65,553 43
Totals.....	31,508	\$40,000,528 97	343	\$389,568 14	267	\$375,275 41	\$1,246,889 23

* No statement on file.
† No statement filed; voluntarily withdrew from state at end of license year.
‡ Including industrial business.

TABLE IX.—BUSINESS DONE IN KANSAS BY CASUALTY AND MISCELLANEOUS COMPANIES DURING THE YEAR ENDING
DECEMBER 31, 1898.

COMPANIES.	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Etna.....	\$4,352,150 00	\$11,935 22	\$2,946 17	\$3,248 30
Fidelity and Casualty.....	5,704,685 45	30,636 46	24,023 86	24,023 86
Hartford Steam-boiler Company.....	680,625 00	6,820 01	151 93	362 08
Lloyds Plate Glass.....	116,798 35	2,446 62	848 67	1,080 46
Metropolitan Plate Glass.....	65,125 60	704 58	48 24	48 24
New Jersey Plate Glass.....	29,800 11	587 12	214 60	243 10
New York Plate Glass.....	35,697 89	731 70	35 50	35 50
Pacific Mutual.....	1,099,300 00	7,430 68	1,020 63	1,020 63
Standard Life and Accident.....	1,016,300 00	12,404 63	12,374 07	12,374 07
Union Casualty and Surety.....	3,386,028 00	33,038 85	25,491 65	25,491 65
United States Casualty.....	109,000 00	9,703 65	4,744 46	8,617 51
United States Fidelity and Guaranty.....	246,825 00	740 22	None.	None.
Totals.....	\$16,842,345 40	\$117,179 74	\$71,999 78	\$76,545 40

RECAPITULATION.

LIFE INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN KANSAS

<i>Amount of insurance written:</i>	<i>1897.</i>	<i>1898.</i>
Kansas Mutual Life	\$697,938	\$1,043,997
Companies of other states.....	5,317,726	9,894,323
Totals.....	<u>\$6,015,664</u>	<u>\$10,938,320</u>
<i>Premiums received:</i>	<i>1897.</i>	<i>1898.</i>
Kansas Mutual Life	\$169,026	\$190,691
Companies of other states.....	1,155,295	1,246,889
Totals.....	<u>\$1,324,321</u>	<u>\$1,437,580</u>
<i>Claims paid:</i>	<i>1897.</i>	<i>1898.</i>
Kansas Mutual Life	\$100,500	\$69,211
Companies of other states.....	351,263	375,275
Totals.....	<u>\$451,763</u>	<u>\$444,486</u>

DETAILED STATEMENT OF THE KANSAS MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the state of Kansas. President, J. P. DAVIS; Secretary, Jno. E. MOON. Incorporated January 16, 1882. Commenced business February, 1882. Home office, 700 Kansas avenue, Topeka, Kan.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31, of previous year.....	\$285,365 11	
Extended at		\$285,365 11

II.—INCOME DURING YEAR.

First year's premiums, less \$1,868.84 for first year's reinsurance.....	\$59,866 37	
Renewal premiums, less \$191.37 for renewal reinsurance, Dividends applied by policy-holders to pay running premiums, renewals	169,578 41	
Dividends applied by policy-holders to purchase paid-up additions and annuities	32,289 58	
Surrender values applied to pay running premiums, first-year premiums	914 48 *	
Surrender values applied to purchase paid-up insurance and annuities.	1,660 53	
Total premium income.....	2,315 05	\$266,624 42
Interest on loans on mortgages of real estate.....		
Interest on collateral loans, including premium notes, loans, or liens.	\$15,965 82	
Interest on bonds and dividends on stocks.....	1,129 69	
Interest on other debts due the company, and on deposits in banks.....	600 00	
Interest on deferred premiums.....	764 03	
Total interest.....	122 01	18,581 55
Premium notes restored and paid		51 96
Total income during the year		285,257 93
Sum of both amounts.....		\$570,623 04

III.—DISBURSEMENTS DURING YEAR.

For death claims, \$103,500.05; additions, \$210.94	\$103,710 99	
Total net amount actually paid for losses and matured endowments.....		\$103,710 99
Premium notes voided by lapse	742 31	
Dividends applied by policy-holders to pay running premiums	32,289 58	
Dividends applied by policy-holders to purchase paid-up additions and annuities.....	914 48	
Surrender values paid	8,748 17	
Surrender values applied to pay running premiums	1,660 53	
Surrender values applied to purchase paid-up insurance and annuities.....	2,315 05	
Total paid policy-holders.....	\$150,381 11	
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$40,168.63; renewal policies, \$2,824.89..		\$42,993 52
Commuted renewal commissions.....		1,000 00
Salaries and allowances for agencies, including managers, agents, and clerks.....		9,422 15
Salary and all other compensation of president, vice-president, secretary, and other officers, \$13,950.22; home-office employees, \$11,351.23.....		25,301 45
Medical examiners' fees, \$4,970; inspection of risks, \$1,025.30.....		5,995 30
Taxes on new premiums, \$518.44; renewal premiums, \$515.61; on franchise, \$107.50; municipal licenses, \$188.18; revenue, \$620.29..		1,950 02
Taxes on investments.....		1,397 34
Insurance-department fees and agents' licenses, \$1,679.64; registering policies, \$695.50.....		2,375 14
Rent.....		3,105 47
Advertising, \$1,338.13; printing and stationery, \$3,052.45; postage, \$1,926.89.....		6,317 47
Legal expenses, \$4,331.84; for furniture, etc., \$97.18.....		4,429 02
Discount, \$156.67; cost of collection, \$1,750.29; expense of loans, \$483.48; lights, \$41.17; loss on notes and accounts, \$1,238.30.....		3,669 91
Total miscellaneous expenses.....	\$99,995 99	
Total disbursements.....		258,337 90
Balance		\$312,285 14

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$233,450 00	
Loans made to policy-holders on this company's policies assigned as collateral.....	10,170 30	
Premium notes on policies in force, of which \$481.46 is for first year's premiums.....	4,063 98	
Book value bonds excluding interest.....	11,000 00	
Cash in company's office.....	297 04	
Deposited in bank.....	47,308 01	
Bills receivable, \$5,887.30; agents' debit balances, \$6,932.16.....	12,819 46	
Total.....	\$319,108 79	
Deduct agents' credit balances.....	6,823 65	
Total net ledger assets.....		\$312,285 14

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,905 39	
Interest due (\$210) and accrued (\$161.63) on bonds and stocks.....	371 66	
Interest due (\$108.44) and accrued (\$227.62) on premium notes, loans, or liens.....	336 06	
Interest accrued on other assets.....	595 96	
Total.....		5,209 07
Gross premiums not more than three months due after period of grace, unreported on policies outstanding December 31.....	New business. \$10,681 01	Renewals. \$21,803 96
Gross deferred premiums on policies outstanding December 31.....	3,584 72	20,573 47
Totals.....	\$14,265 73	\$42,377 43
Deduct cost of collection: 45 per cent. on "new"; 2 per cent. on "renewals".....	6,419 58	847 55
Net amount of uncollected and deferred premiums, Revenue stamps.....	\$7,846 15	\$41,529 88 \$253 71
Furniture, \$2,838.58; books and blanks, \$1,000.....		3,838 58
		4,092 29
Gross assets.....		\$370,962 53

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, fixtures, safes, etc.....	\$3,838 58	
Agents debit balances, not secured by bonds.....	2,826 38	
Bills receivable, unsecured.....	336 03	
Premium notes or loans and net premiums in excess of reserve on policies.....	2,276 95	
Depreciation in ledger assets to bring same to market value: Bonds, Total not admitted.....	1,210 00	10,487 94
Total admitted assets.....		\$360,474 59

V.—NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the actuaries' table of mortality, with 4 per cent. interest....	\$191,406 45	
Same for reversionary additions.....	2,259 42	
Total.....	\$193,665 87	
Deduct net value of risks of this company reinsured in other solvent companies.....	1,033 52	
Net reserve.....		\$192,632 35
Death losses in process of adjustment or adjusted and not due.....	\$6,000 00	
Death losses which have been reported and no proofs received.....	9,000 00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	11,000 00	
Gross policy claims.....	\$26,000 00	
Deduct due from solvent companies for reinsurance.....	5,000 00	
Net policy claims.....		21,000 00
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....		3,517 14
Premiums paid in advance.....		387 70
Liabilities on policy-holders' account.....		\$217,537 19
Gross divisible surplus: Admitted assets.....		142,937 40
Total.....		\$360,474 59

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$136,081 42
Loading earned on premiums of insurance and annuity.....		102,228 57
Interest, rents, etc., earned, \$18,581.55 (including changes in accrued and unpaid, \$432.25)	\$18,149 30	
Profit-and-loss items (including unadmitted assets).....	2,521 61	
		20,670 91
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities).....		155,225 84
Reserves (full tabular) released by surrender and lapse.....		13,901 21
Total credits.....		\$428,107 95
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$106,559 45	
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments).....	1,397 34	
		\$107,956 79
Interest required to maintain reserve.....		13,379 16
Death losses incurred.....	\$123,747 22	
Less reinsurances, \$5,000; reserves, \$2,174.44; and compromises on losses, \$8,036.23; and reserves released by death of annuitants ..	15,210 67	
		108,536 55
Surrender and lapse values allowed, \$12,723.75; including notes canceled over restored, \$742.31; net unpaid and deferred premiums, and change in liability for policies entitled to surrender value		13,466 06
Dividends to policy-holders. Surplus on term policies used to hold premiums level.....		
Dividends to stockholders (including change in liability for dividends due and unpaid)		41,831 99
Surplus at end of said year.....		142,937 40
Total debits.....		\$428,107 95

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year ..	3,418	\$6,194,416 00
Number and amount of policies issued during the year.....	585	1,043,997 01
Totals.....	4,003	\$7,238,413 01
Deduct number and amount which ceased to be in force during the year,	410	759,536 28
Total number and amount of policies in force December 31 last	3,593	\$6,478,876 73
Total amount of losses and claims on policies during the year.....	43	\$82,536 28

Amount of losses and claims on policies settled during the year, in cash, \$69,210.99.

Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$187,381.71; notes or credits, \$3,309.25; total, \$190,690.96.

DETAILED STATEMENTS OF LIFE INSURANCE
COMPANIES OF OTHER STATES.

DETAILED STATEMENTS.

ÆTNA LIFE INSURANCE COMPANY.

Organized under the laws of the state of Connecticut. President, MORGAN G. BULKELEY;
Secretary, J. L. ENGLISH. Incorporated 1820. Commenced business 1850. Home office, 650
Main street, Hartford, Conn.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$2,000,000; subscribed for.....	\$1,750,000 00
Amount of capital paid up in cash	1,750,000 00
Amount of net ledger assets December 31 of previous year.....	\$45,348,489 61
Extended at	45,348,489 61

II.—INCOME DURING YEAR.

First year's premiums, less \$368.60 for first year's reinsurance	\$817,834 10	
Renewal premiums, less \$2,016.55 for renewal reinsurance.....	4,030,966 11	
Dividends applied by policy-holders to pay running premiums, first-year premiums.....	681,206 03	
Surrender values applied to pay running premiums, first-year premiums, \$18,753.24; renewals, \$3,760.04.....	22,513 28	
Surrender values applied to purchase paid-up insurance and annuities.....	211,892 03	
Total premium income.....	\$5,764,411 55	
Rents from company's property, including \$13,000 for company's use of own buildings.....	\$35,095 25	
Interest on loans on mortgages of real estate	1,515,681 06	
Interest on collateral loans, including premium notes, loans, or liens.....	147,247 54	
Interest on bonds and dividends on stocks.....	850,011 25	
Interest on other debts due the company, and on deposits in banks	35,115 16	
Discount on claims paid in advance.....	2,692 05	
Total rents and interest.....	2,385,842 31	
Profit on sales of real estate, \$31,415.37; on sale or maturity of securities, \$9,246.....	40,661 87	
Total income, life department.....	\$8,190,915 73	
Total income, accident department.....	672,979 36	
Total income during the year.....	8,863,895 09	
Sum of both amounts	\$54,212,384 70	

III.—DISBURSEMENTS DURING YEAR.

For death claims, \$2,126,688.13; additions, \$4,092.53.....	\$2,130,780 66
Matured endowments	1,083,018 45
Instalment death claims.....	4,061 00
Total.....	\$3,217,860 11
Deduct amount received from other companies for claims on policies of this company reinsured.....	2,750 00
Total net amount actually paid for losses and matured endowments.....	\$3,215,110 11
Dividends paid policy-holders, less \$459.54, received for dividends on reinsurance	251,399 74
Dividends applied by policy-holders to pay running premiums.....	681,206 03
Surrender values paid	135,350 43
Surrender values applied to pay running premiums.....	22,513 28
Surrender values applied to purchase paid-up insurance and annuities	211,892 03
Total paid policy-holders	\$4,517,471 62
Paid stockholders for interest or dividends (amount declared during the year)	\$175,000 00
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$380,299.03; renewal policies, \$289,417.88, ...	669,716 91
Salaries and allowances for agencies, including managers, agents, and clerks	15,869 08

Salary and all other compensation of president, vice-president, secretary, and other officers, \$44,874; home-office employees, \$2,791.80, Medical examiners' fees, \$43,309.17; inspection of risks, \$6,071.24.....	\$127,665 80	
Taxes on new premiums, \$6,533.87; renewal premiums, \$37,040.86; on franchise, \$92,726.02; on reserves, \$5,983.91; municipal licenses, \$5,057.60.....	49,380 41	
Taxes on real estate.....	147,342 26	
Insurance-department fees and agents' licenses, \$9,150.37; United States revenue tax, \$9,444.32.....	10,553 71	
Repairs and expenses (other than taxes) on real estate.....	18,594 69	
Rent (including \$13,000 for company's use of own buildings).....	18,746 96	
Advertising, \$10,226.41; printing and stationery, \$21,551.39; postage, \$27,217.44.....	28,198 84	
Legal expenses, \$31,324.49; for furniture, etc., \$2,714.27.....	58,998 24	
Supplies, \$16,681.64; express, \$3,388.59; telegraph, \$1,649.92; travel, \$2,755.71; exchange, \$2,251.96; incidentals, \$1,441.52.....	31,038 76	
Total miscellaneous expenses.....	28,169 34	
Total disbursements, life department.....	\$1,382,275 00	
Total disbursements, accident department.....	\$5,899,746 62	
Total disbursements.....	542,174 10	
Balance.....		\$6,441,920 72
		<u>\$47,770,463 98</u>

IV.—LEDGER ASSETS.

Book value real estate, unincumbered.....	\$471,631 00	
Mortgage loans on real estate, first liens.....	22,333,492 31	
Loans secured by pledge of bonds, stocks, or other collateral.....	537,321 14	
Loans made to policy-holders on this company's policies assigned as collateral.....	1,466,855 00	
Premium notes on policies in force, of which \$7,927.44 is for first year's premiums.....	543,201 88	
Book value bonds excluding interest, \$12,277,445.38; stocks, \$3,091,585.49.....	15,369,030 87	
Cash in company's office.....	200,343 88	
Deposited in bank.....	6,815,194 97	
Bill receivable, \$16,957.40; agents' debit balances, \$29,650.62.....	46,608 02	
Total.....	\$47,783,679 07	
Deduct agents' credit balances, \$3,411.85; all other, \$9,803.24.....	13,215 09	
Total net ledger assets.....		\$47,770,463 98

NON-LEDGER ASSETS.

Interest due (\$65,881.76) and accrued (\$127,278.70) on mortgages.....	\$493,160 46	
Interest due (\$31,319.72) and accrued (\$109,896.59) on bonds and stocks, Interest accrued on collateral loans.....	141,216 31	
Interest due, \$232,792.52, on premium notes, loans, or liens, less \$40,023.30 collected in 1898 in advance.....	5,067 85	
Interest due on other assets.....	192,769 22	
Rents due (\$125) and accrued (\$2,693.24) on company's property or lease.....	9,002 25	
Total.....	2,818 24	
Market value (not including interest) of bonds and stocks over book value.....		844,034 33
Gross premiums not more than three months due after period of grace, unreported on policies outstanding December 31.....	<i>New business.</i> \$51,310 65	1,236,820 43
Gross deferred premiums on policies outstanding December 31.....	<i>Renewals.</i> \$150,025 68	
	38,002 65	237,315 78
Totals.....	\$89,313 30	\$387,341 46
Deduct cost of collection: 50 per cent. on "new"; 8 per cent. on "renewals".....	44,656 65	30,987 32
Net amount of uncollected and deferred premiums.....	\$44,656 65	\$356,354 14
Gross assets.....		\$50,252,329 53

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, not secured by bonds.....	\$19,690 49	
Bills receivable, unsecured.....	200 00	
Premium notes on loans and net premiums in excess of reserve on policies.....	3,097 06	
Commissions payable to agents on premiums notes when paid.....	2,321 17	
Total not admitted.....		25,308 72
Total admitted assets.....		<u>\$50,227,020 81</u>

V.—NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the actuaries' table of mortality, with 4 per cent. interest.....	\$41,733,643 00	
Deduct net value of risks of this company reinsured in other solvent companies.....	42,464 00	
Net reserve.....		\$41,691,179 00
Present value of amounts not yet due on matured instalment policies (face, \$36,250),.....		27,612 00

Matured endowments due and unpaid	\$56,017 00	
Death losses in process of adjustment or adjusted and not due	113,824 44	
Death losses which have been reported and no proofs received	21,571 00	
Death losses and other policy claims resisted by the company, not yet outlaid	3,000 00	
Net policy claims		\$194,412 44
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		721,498 05
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued		20,000 00
Premiums paid in advance		17,520 82
Surrender values claimable on policies canceled		9,474 00
Total liability, life department		\$42,681,696 31
Total liability, accident department		300,272 48
Total		\$42,981,968 79
Gross divisible surplus	\$5,495,052 02	
Capital stock paid up	1,750,000 00	
		7,245,052 02
Total		\$50,227,020 81

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year		\$6,846,362 61
Loading earned on premiums of insurance and annuity		1,144,978 53
Interest, rents, etc., earned (including changes in accrued and unpaid)	\$2,252,386 67	
Profit-and-loss items (including changes in market values, unadmitted assets, and special liabilities)	372,240 55	
		2,624,627 22
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities)		1,820,891 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not-taken policies considered in force at beginning of year), of which \$101,923 was from policies upon which three years' premiums had not been paid		678,615 00
Total credits		\$13,115,474 36
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.)	\$1,202,360 86	
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments)	29,300 67	
		\$1,231,661 53
Interest required to maintain reserve		1,640,529 00
Death losses incurred	\$2,111,256 10	
Less reinsurance, reserves and compromises on losses, and reserves released by death of annuitants	901,811 00	
		1,209,445 10
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums, and change in liability for policies entitled to surrender value), of which \$29,681.83 was for policies upon which three years' premiums had not been paid		545,196 25
Dividends to policy-holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid)	\$1,213,783 00	
Dividends to stockholders (including change in liability for dividends due and unpaid)	175,000 00	
		1,388,783 06
Surplus at end of said year		7,097,700 97
Total debits		\$13,113,315 91

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year ..	344	\$620,004 00
Number and amount of policies issued during the year	48	87,414 00
Totals	392	\$707,418 00
Deduct number and amount which ceased to be in force during the year,	39	66,227 00
Total number and amount of policies in force December 31 last	353	\$641,191 00
Amount of losses and claims unpaid December 31 of previous year	3	\$500 00
Amount of losses and claims during the year	8	12,881 00
Totals	11	\$13,381 00

Amount of losses and claims on policies settled during the year, in cash, \$12,201.
Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$22,438.27; notes or credits, \$17.07; total, \$22,455.34.

VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole-life policies.		Endowment policies.		All other policies.		Return premiums and reversionary additions.	Total numbers and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
At end of previous year	34,222	\$18,065,313 94	45,675	\$78,864,807 00	10,449	\$23,731,777 00	.....	90,316	\$150,661,897 94
New policies issued	2,473	4,963,661 00	7,693	13,880,144 10	1,352	2,931,050 00	.....	11,548	21,774,855 00
Old policies revived	4	30,776 50	38	132,857 00	19	40,695 00	.....	61	204,328 50
Old changed and increased .....	.....	.....	.....	.....	243	515,800 00	.....	243	515,800 00
T. E. and E. E. changed to term .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals	36,699	\$53,059,751 44	53,406	\$92,877,808 00	12,093	\$27,219,322 00	.....	102,198	\$73,156,881 44
Deduct:	.....	.....	.....	.....	.....	.....	.....	.....	.....
By death	864	\$1,310,813 44	314	\$586,571 00	124	\$268,595 00	.....	1,302	\$2,165,979 44
By maturity .....	.....	.....	857	1,091,047 00	.....	.....	.....	857	1,091,047 00
By expiry .....	.....	.....	.....	.....	485	1,100,450 00	.....	855	1,100,450 00
By surrender	265	337,395 00	563	822,375 00	380	919,800 00	.....	1,208	2,079,570 00
By lapse	316	798,617 00	1,289	3,414,574 00	614	1,886,900 00	.....	2,219	3,600,691 00
By change and decrease .....	.....	11,388 00	.....	42,014 00	22	63,100 00	.....	22	116,512 00
By not being taken	370	770,500 00	1,003	1,987,100 00	162	336,900 00	.....	1,335	3,064,500 00
T. E. and E. E. to term .....	.....	.....	243	515,800 00	.....	.....	.....	243	515,800 00
Total terminated	1,815	\$3,228,723 44	4,269	\$8,459,481 00	1,787	\$4,075,745 00	.....	7,871	\$15,763,949 44
Outstanding, end of year (b)	34,884	\$19,831,028 00	49,137	\$84,418,827 00	10,303	\$23,143,577 00	.....	94,927	\$157,392,932 00
Policies reinsured	35	\$85,492 00	4	\$15,613 00	.....	.....	.....	39	\$101,135 00

(b) Paid-up insurance included in the final total (including return premium and reversionary additions), \$21,021,091.

BANKERS' LIFE INSURANCE COMPANY.

Organized under the laws of the state of Nebraska. President, N. S. HARWOOD; Secretary, W. C. WILSON. Incorporated April 6, 1887. Commenced business May 6, 1887. Home office, Eleventh and N streets, Lincoln, Neb.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....	\$100,000 00
Amount of capital paid up in cash.....	100,000 00
Amount of net ledger assets December 31 of previous year.....	\$216,560 78
Extended at	216,560 78

II.—INCOME DURING YEAR.

First year's premiums for first year's reinsurance.....	\$35,629 41	
Renewal premiums.....	44,230 76	
Surrender values applied to purchase paid-up insurance and annuities.....	743 69	\$80,603 86
Total premium income.....		
Interest on loans on mortgages of real estate.....	\$9,686 28	
Interest on collateral loans, including premium notes, loans, or liens.....	1,447 34	
Total interest.....		11,133 62
Total income during the year.....		91,737 48
Sum of both amounts.....		\$308,298 26

III.—DISBURSEMENTS DURING YEAR.

For death claims, \$10,770; additions, \$61.90.....	\$10,831 90	
Instalment death claims.....	100 00	
Total net amount actually paid for losses and matured endowments.....		\$10,931 90
Dividends paid policy-holders.....		60 00
Surrender values paid.....		4,609 11
Surrender values applied to purchase paid-up insurance and annuities.....		743 69
Total paid policy-holders.....	\$16,344 70	
Paid stockholders for interest or dividends (amount declared during the year).....		\$6,000 00
Commissions and bonuses to agents (less commission received on re-insurance), new policies, \$28,070.97; renewal policies, \$1,709.66....		29,780 63
Salaries and allowances for agencies, including managers, agents, and clerks.....		458 00
Salary and all other compensation of officers, \$5,339.55; home-office employees, \$2,340.....		7,679 55
Medical examiners' fees.....		2,034 00
Taxes on municipal licenses, \$54.50; revenue tax, \$521.96.....		1,065 43
Insurance-department fees and agents' licenses.....		711 12
Rent.....		1,496 66
Advertising, \$490.07; printing and stationery, \$855.74; postage, \$427.38, Traveling expense, \$847.76; sundry expense, \$1,608.29; collection charges, \$286 65; accrued interest, \$109.18; reinsurance premiums, \$835.36; profit and loss, \$371.36.....		1,773 19
Total disbursements.....	4,058 60	71,401 88
Balance.....		\$236,896 38

IV.—LEDGER ASSETS.

Book value real estate, unincumbered.....	\$351 52	
Mortgage loans on real estate, first liens, \$197,246.41; other than first, \$500.....	197,746 41	
Loans secured by pledge of bonds, stocks, or other collateral.....	1,210 50	
Loans made to policy-holders on this company's policies assigned as collateral.....	5,137 50	
Cash in company's office and deposited in bank.....	17,893 08	
Bills receivable, \$699.50; agents' debit balances, \$13,156.54; school warrants, \$201; state warrants, \$44.50; furniture and fixtures, \$1,352.55.....	15,454 09	
Total.....	\$237,793 10	
Deduct agents' credit balances, \$225.62; all other, \$671.10.....	896 72	
Total net ledger assets.....		\$236,896 38

NON-LEDGER ASSETS.

Interest due (\$300.75) and accrued (\$6,432.70) on mortgages.....	\$6,733 45		
Interest accrued on collateral loans.....	32 65		
Interest accrued on premium notes, loans, or liens.....	107 15		
Interest accrued on other assets.....	52 93		
Total.....			\$6,926 18
Gross premiums not more than three months due after period of grace, unreported on policies outstanding December 31.....	\$6,119 33	<i>New business.</i>	<i>Renewals.</i>
Gross deferred premiums on policies outstanding December 31.....	805 73		4,301 26
Totals.....	\$6,925 06		\$12,066 82
Deduct cost of collection: 20 per cent. on "new"; 20 per cent. on "renewals".....	1,385 01		2,413 36
Net amount of uncollected and deferred premiums,	\$5,540 05		\$9,653 46
			15,193 51
Gross assets.....			\$259,016 07

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, safes, etc..	\$1,352 55		
Agents' debit balances, not secured by bonds.....	4,559 52		
Bills receivable, unsecured.....	1,012 00		
Total not admitted.....			6,924 07
Total admitted assets.....			\$252,092 00

V.—NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the American table of mortality, with 4½ per cent. interest...	\$122,929 24		
Deduct net value of risks of this company reinsured in other solvent companies.....	1,409 60		
Net reserve.....			\$121,519 64
Present value of amounts not yet due on matured instalment policies (face, \$1,700),			1,265 23
Death losses in process of adjustment and not due.....			3,000 00
Liabilities on policy-holders' account.....			\$125,784 87
Gross divisible surplus.....	\$26,307 13		
Capital stock paid up.....	100,000 00		
			126,307 13
Total.....			\$252,092 00

VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole-life policies.		Endowment policies.		All other policies.		Return premiums and reversionary additions.	Total numbers and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
At end of previous year.....	1,081	\$1,808,969 00	6	\$8,000 00	331	\$691,000 00	\$32,301 00	1,408	\$2,570,270 00
New policies issued.....	705	1,382,675 00	7	9,000 00	20	41,000 00	1,442 00	732	1,434,117 00
Old policies revived.....	14	28,000 00	1	2,000 00	2	3,000 00	.....	17	33,000 00
Old changed and increased.....	.....	.....	.....	.....	.....	.....	10,655 00	.....	10,655 00
Totals.....	1,800	\$3,229,644 00	14	\$19,000 00	353	\$735,000 00	\$61,398 00	2,167	\$4,048,042 00
Deduct:									
By death (a).....	6	\$7,500 00	.....	.....	4	\$8,000 00	.....	10	\$15,500 00
By maturity.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
By expiry.....	28	49,000 00	.....	.....	85	182,000 00	.....	85	182,000 00
By surrender.....	336	608,000 00	1	\$1,000 00	.....	.....	.....	29	50,000 00
By lapse.....	6	11,000 00	2	3,000 00	.....	.....	\$6,844 00	338	617,844 00
By change and decrease.....	23	47,500 00	.....	.....	.....	5,500 00	.....	6	16,500 00
By not being taken.....	.....	.....	1	3,000 00	2	6,000 00	.....	26	56,500 00
Total terminated.....	399	\$723,000 00	4	\$7,000 00	91	\$201,500 00	\$6,844 00	494	\$938,344 00
Outstanding, end of year (b).....	1,401	\$2,506,644 00	10	\$12,000 00	262	\$533,500 00	\$57,554 00	1,673	\$3,109,698 00
Policies reinsured.....	20	\$87,500 00	.....	.....	2	\$5,000 00	.....	22	\$92,500 00

(a) Face value corresponding to the present value entered in item "By death," above, \$15,500.
 (b) Paid-up insurance included in the final total (including return premium and reversionary additions): Number of policies, 56; amount, \$48,644.

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$118,895 11
Loading earned on premiums of insurance and annuity.....		18,168 00
Interest, rents, etc., earned (including changes in accrued and unpaid).....		11,191 75
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities).....		24,083 73
Reserves (full tabular) released by surrender and lapse.....		18,020 46
Total credits.....		<u>\$190,359 05</u>
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$47,741 28	
Profit and loss. Investment (including real-estate repairs, taxes, and expenses, and for handling investments).....	4,585 70	
		<u>\$52,326 98</u>
Death losses incurred, \$13,831 90; annuity payments incurred, \$100... Less reinsurances, reserves and compromises on losses, and reserves released by death of annuitants.....	\$13,931 90 1,730 00	
		<u>12,201 90</u>
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums, and change in liability for policies entitled to surrender value).....		5,350 80
Dividends to policy-holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....	\$60 00	
Dividends to stockholders (including change in liability for dividends due and unpaid).....	6,000 00	
		<u>6,060 00</u>
Surplus at end of said year.....		<u>\$110,046 62</u>
Total debits.....		<u>\$190,359 05</u>

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year..	452	\$779,893 00
Number and amount of policies issued during the year.....	213	398,150 00
Totals.....	665	<u>\$1,178,043 00</u>
Deduct number and amount which ceased to be in force during the year,	173	<u>325,500 00</u>
Total number and amount of policies in force December 31 last.....	492	<u>\$852,543 00</u>
Amount of losses and claims on policies during the year.....	1	<u>\$1,000 00</u>

Amount of losses and claims on policies settled during the year, in cash, \$1,000.
Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$23,642.02.

THE BANKERS' LIFE ASSOCIATION.

Organized under the laws of the state of Iowa. President, EDWARD A. TEMPLE; Secretary, A. C. STILSON. Incorporated June 30, 1879. Commenced business September 2, 1879. Home office, Des Moines, Iowa.

I.—BALANCE-SHEET.

Amount of net ledger assets December 31 of previous year \$2,592,448 18

II.—INCOME DURING YEAR.

Membership fees required or represented by applications.....	\$68,875 11	
First year's assessments: Expense, \$5,593.10; mortuary, \$23,767.27...	29,360 37	
Subsequent years' assessments: Expense, \$168,233.41; mortuary, \$607,-		
220.78	775,454 19	
Guarantee deposits.....	302,781 71	
Total paid by members	\$1,176,471 38	
Interest from mortgages, \$103,048.75; bonds and stocks, \$11,489.34;		
other sources, \$25,079.28	139,617 37	
Reinstatement fees	869 37	
Advances to agents repaid	418 28	
Total income during the year.....	1,317,376 40	
Sum of both amounts	\$3,909,824 58	

III.—DISBURSEMENTS DURING YEAR.

Death claims paid	\$647,500 00	
Guarantee deposits returned to beneficiaries of deceased members..	13,361 00	
Advanced payments returned to rejected applicants, and to members		
for canceled certificates.....	2,915 95	
Total paid to members.....	\$663,776 95	
Commissions and fees retained by or paid or allowed to agents on		
account of first year's fees, dues, and assessments.....	\$66,333 80	
Commissions paid or allowed to banks or collectors for collecting		
assessments.....	26,755 99	
Salaries and allowances of managers and agents not paid by com-		
missions	2,185 52	
Salaries of officers.....	21,725 00	
Salaries and other compensation of office employees.....	21,208 67	
Medical examiners' fees, whether paid direct by members or other-		
wise	26,800 00	
Taxes on premiums, \$1,242.93; insurance-department fees and licenses,		
\$1,295.25; municipal licenses, \$176.56; internal revenue, \$4,866.78..	7,581 52	
Taxes on office fixtures.....	20 00	
Rent, less subleases	4,705 04	
Furniture, \$1,088.52; legal expenses, \$2,703; advertising and printing,		
\$5,455.24	9,246 76	
Stationery, etc., \$481.53; postage, \$8,958.70; telegrams, \$30.96; travel-		
ing expenses, \$1,888.64; express and freight, \$411.11; blank books,		
\$235.95; advances to agents, to be deducted from future commis-		
sions, \$667.50; all other items, \$3,050.20	15,724 59	
Total expenses.....	\$202,286 89	
Total disbursements	866,063 84	
Balance.....	\$3,043,760 74	

IV.—LEDGER ASSETS.

Loans on mortgages of real estate, first liens	\$2,068,307 00	
Book value of bonds excluding interest.....	186,658 26	
Deposited in banks.....	79,234 85	
Guarantee notes not due on members in good standing	711,460 63	
Total	\$3,045,660 74	
Deduct trust deposits	1,900 00	
Total net ledger assets.....	\$3,043,760 74	

V.—NON-LEDGER ASSETS.

Interest due (\$306) and accrued (\$39,835.87) on mortgages	\$40,141 87	
Interest accrued on other assets.....	11,512 21	
Market value of bonds (not including interest) and stocks over book		
value	11,743 22	
Mortuary assessments to become due on post-mortem policies, not		
exceeding one assessment nor the amount of post-mortem claims		
not assessed for	30,000 00	
Total non-ledger assets	93,397 30	
Total admitted assets.....	\$3,137,158 04	

VI.—NON-LEDGER LIABILITIES.

Losses on post-mortem policies not adjusted, \$20,000: resisted, \$10,000, \$30,000 00	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued, medical examiners' fees for December, 1898	2,286 15
Assessments paid before due	912 17
Total liabilities	\$33,198 32
Balance to protect contracts	\$3,103,959 72
The balance to protect contracts is comprised under the following funds:	
Guarantee fund (less amount thereof included in liabilities and in assets not admitted)	\$2,135,267 72
Emergency (surplus) fund (less amount thereof included in liabilities and assets not admitted)	\$1,072,224 77
Less temporary advance to mortuary fund	119,482 54
	952,742 23
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	15,950 49
Total special funds	\$3,103,959 72

VII.—EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in Kansas during year.	
	No.	Amount.	No.	Amount.
Certificates in force December 31	50,419	\$100,838,000	957	\$1,914,000
Certificates restored during calendar year	51	102,000		
Certificates written or increased during calendar year	10,273	20,546,000	517	1,034,000
Totals	60,743	\$121,486,000	1,474	\$2,948,000
Deduct decreased or ceased to be in force during year	3,309	6,618,000	44	88,000
Total certificates in force last December 31	57,434	\$114,868,000	1,430	\$2,860,000
Losses and claims unpaid December 31	24	\$48,000	None.	
Losses and claims incurred during calendar year	319	638,000	9	\$18,000
Totals	343	\$686,000	9	\$18,000
Losses and claims paid, scaled down and compromised during year	324	647,500	9	18,000
Losses and claims reported unpaid last year, now barred	4	\$3,000	None.	
Losses and claims outstanding unpaid last Dec. 31	15	30,000	None.	
Premiums and assessments collected during year		\$804,814 56		\$17,497 25

VIII.—GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

Balance to protect contracts beginning of said year		\$2,637,234 36
Fund earnings — expense (net receipts and changes)	\$243,989 27	
Guarantee deposit (net receipts and changes)	302,781 71	
Mortuary (net receipts and changes) and changes in uncollected allowed as assets	612,988 05	1,159,759 03
Interest, rent, etc., earned (receipts and changes)	\$150,232 06	
Balance profit-and-loss items (and changes in market values and unadmitted assets)	4,998 82	155,230 88
Total credits		\$3,952,224 27
Expenses incurred — insurance (amounts paid and changes)	\$201,497 24	
Investment (handling investments, real-estate repairs, taxes, and expenses)	921 80	\$202,419 04
Death losses and claims incurred (paid, adjusted with change in liability for unpaid)	\$646,276 95	
Deduct amount saved by compromise, etc., during year	500 00	645,776 95
All other debits (increase)		68 56
Balance to protect contracts at end of said year		3,103,959 72
Total debits		\$3,952,224 27

COVENANT MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the state of Missouri. President, E. WILKERSON; Secretary, C. E. PILLING. Incorporated February 24, 1853. Commenced business April 1, 1853. Home office, 56 Laclede building, St. Louis, Mo.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....	\$100,000 00
Amount of capital paid up in cash.....	100,000 00
Amount of net ledger assets December 31 of previous years.....	\$402,108 31
Extended at.....	402,108 31

II.—INCOME DURING THE YEAR.

First year's premiums, less \$2,098.79 for first year's reinsurance.....	\$102,425 36	
Renewal premiums, less \$56,603.84 for renewal reinsurance.....	103,962 60	
Dividends applied by policy-holders to pay running premiums, renewals.....	1,949 81	
Dividends applied by policy-holders to purchase paid-up additions and annuities.....	63 74	
Surrender values applied to pay running premiums, first year's premiums, \$368.50; renewals, \$76.75.....	445 25	
Total premium income.....		\$208,846 76
Rents from company's property.....	\$746 68	
Interest on loans on mortgages of real estate.....	19,760 87	
Interest on collateral loans, including premium notes, loans, or liens.....	2,565 22	
Total rents and interest.....		23,072 77
Total income during the year.....		231,919 53
Sum of both amounts.....		\$634,027 84

III.—DISBURSEMENTS DURING YEAR.

For death claims, \$44,080.38; additions, \$102.92.....	\$44,183 30	
Total net amount actually paid for losses and matured endowments.....		\$44,183 30
Dividends applied by policy-holders to pay running premiums.....		1,949 81
Dividends applied by policy-holders to purchase paid-up additions and annuities.....		63 74
Surrender values paid.....		10,710 23
Surrender values applied to pay running premiums.....		445 25
Total paid policy-holders.....	\$57,352 33	
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$66,483.82; renewal policies, \$6,211.11, Salaries and allowances for agencies, including managers, agents, and clerks.....		\$72,694 93
Salary and all other compensation of president, \$2,000; vice-president, \$5,000; secretary, \$1,200; home-office employees, \$7,301.21.....		6,550 70
Medical examiners' fees, \$5,396.65; inspection of risks, \$1,621.94.....		15,501 21
Taxes on new premiums, \$1,431.60; renewal premiums, \$130.42.....		7,018 59
State and municipal licenses.....		1,565 02
Taxes on real estate, \$235.01; on capital, \$100.57.....		472 00
Insurance-department fees and agents' licenses.....		635 58
Repairs and expenses (other than taxes) on real estate.....		2,266 95
Rent.....		203 99
Advertising, \$1,961.81; printing and stationery, \$2,959.97; postage, \$1,284.19.....		3,188 10
Legal expenses, \$1,349.86; for furniture, etc., \$380.89.....		6,205 97
Actuary, \$1,420.50; trustees' fees, \$353; rent of telephone and safe deposit vault, \$203.05; express, \$97.75; exchange, \$249.04; telegrams, \$352.83; miscellaneous expense, \$636.44.....		1,730 75
Total miscellaneous expenses.....	\$121,346 45	
Total disbursements.....		178,698 78
Balance.....		\$455,329 06

IV.—LEDGER ASSETS.

Book value real estate, unincumbered.....	\$21,089 73
Mortgage loans on real estate, first liens.....	311,616 84
Loans made to policy-holders on this company's policies assigned as collateral.....	13,326 00
Premium notes on policies in force, of which \$12,762.87 is for first year's premiums.....	35,702 87
Cash in company's office.....	1,746 27
Deposited in bank.....	53,990 96
Agents' debit balances.....	19,602 66
Total net ledger assets.....	\$455,329 06

NON-LEDGER ASSETS.

Interest due (\$1,812.27) and accrued (\$4,185.37) on mortgages	\$5,997 64		
Interest due and accrued on collateral loans.....	417 25		
Interest due and accrued on premium notes, loans, or liens.....	370 56		
Rents due on company's property or lease	385 50		
Total.....			\$7,170 95
Market value of real estate over book value			3,410 27
Gross premiums not more than three months due after period of grace, unreported on policies outstand- ing December 31	<i>New business.</i> \$58,470 00	<i>Renewals.</i> \$10,313 00	
Gross deferred premiums on policies outstanding De- cember 31	36,050 00	9,028 00	
Totals.....	\$94,520 00	\$19,341 00	
Deduct cost of collection: 75 per cent. on "new"; 6 per cent. on "renewals"	70,890 00	1,160 00	
Net amount of uncollected and deferred premiums,	\$23,630 00	\$18,181 00	41,811 00
Gross assets.....			\$507,721 28
Deduct agents' debit balances, not secured by bonds.....			12,304 39
Total admitted assets.....			\$495,416 89

V.—NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the actuaries' table of mortality, with 4 per cent. interest.....	\$453,512 00		
Deduct net value of risks of this company reinsured in other solvent companies	4,540 00		
Net reserve			\$448,972 00
Death losses in process of adjustment or adjusted and not due.....	\$10,633 00		
Death losses which have been reported and no proofs received.....	2,623 47		
Death losses and other policy claims resisted by the company, not yet outlawed.....	5,000 00		
Net policy claims.....			18,256 47
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....			38 87
Liabilities on policy-holders' account.....			\$467,297 34
Gross divisible surplus.....			40,423 94
Capital stock paid up.....	\$100,000 00		
Total.....			\$507,721 28

VI.—EXHIBIT OF POLICIES.

[illegible]

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year		\$27,103 67
Loading earned on premiums of insurance and annuity.....		69,041 27
Interest, rents, etc., earned (including changes in accrued and unpaid).....	\$23,329 24	
Profit-and-loss items (including changes in market values, unadmitted assets, and special liabilities).....	4,401 40	
		18,927 84
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities		95,997 54
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not-taken policies considered in force at beginning of year), of which \$20,465 was from policies upon which three years' premiums had not been paid		26,071 00
Total credits.....		\$237,141 32
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.), \$13,351.76, including cost of collection	\$133,858 64	
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments).....	839 57	
		\$134,698 21
Interest required to maintain reserve		17,208 92
Death losses incurred.....	\$53,250 95	
Less reinsurances, reserves and compromises on losses, and reserves released by death of annuitants.....	9,320 33	
		43,930 62
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums, and change in liability for policies entitled to surrender value).....		11,155 48
Dividends to policy-holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....		2,028 54
Surplus at end of said year.....		28,119 55
Total debits		\$237,141 32

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year ..	18	\$16,900 33
Number and amount of policies issued during the year	73	327,840 74
Totals.....	91	\$344,741 07
Deduct number and amount which ceased to be in force during the year,	8	37,910 83
Total number and amount of policies in force December 31 last.....	83	\$306,830 24

Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$6,144.59; notes or credits, \$2,061.30; total, \$8,205.89.

EQUITABLE LIFE INSURANCE COMPANY, OF IOWA.

Organized under the laws of the state of Iowa. President, F. M. HUBBELL; Secretary, J. C. CUMMINS. Incorporated January, 1867. Commenced business March, 1867.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for	\$100,000 00
Amount of capital paid up in cash	100,000 00
Amount of net ledger assets December 31 of previous year	\$1,549,336 12
Extended at	1,549,336 12

II.—INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums, \$400.99	\$62,477 59	
Renewal premiums, less interest included in deferred premiums, \$2,343.33	236,516 05	
Dividends applied by policy-holders to pay running premiums, renewals	21,373 05	
Dividends applied by policy-holders to purchase paid-up additions and annuities	11,126 83	
Surrender values applied to pay renewals	1,663 77	
Surrender values applied to purchase paid-up insurance and annuities	12,545 00	
Total premium income		\$345,702 29
Rents from company's property	\$1,166 92	
Interest on loans on mortgages of real estate	82,524 58	
Interest on collateral loans, including premium notes, loans, or liens	5,748 71	
Interest on bonds and dividends on stocks	10,738 32	
Interest on other debts due the company, and on deposits in banks	3,192 43	
Interest on deferred premiums	2,744 32	
Total rents and interest		106,115 28
Commissions on loans		143 50
Total income during the year		451,961 07
Sum of both amounts		\$2,001,297 19

III.—DISBURSEMENTS DURING YEAR.

For death claims, \$62,660; additions, \$629.73	\$63,289 73	
Matured endowments, \$13,404; additions, \$560.63	13,964 63	
Total net amount actually paid for losses and matured endowments		\$77,254 36
Premium notes voided by lapse		1,324 74
Dividends paid policy-holders		997 23
Dividends applied by policy-holders to pay running premiums		21,373 05
Dividends applied by policy-holders to purchase paid-up additions and annuities		11,126 83
Surrender values paid		18,913 74
Surrender values applied to pay running premiums		1,663 77
Surrender values applied to purchase paid-up insurance and annuities		12,545 00
Total paid policy-holders	\$145,198 72	
Paid stockholders for interest or dividends (amount declared during the year)		\$7,000 00
Commissions and bonuses to agents (less commission received on re-insurance), new policies, \$32,534.89; renewal policies, \$12,302.21		44,837 10
Salaries and allowances for agencies, including managers, agents, and clerks		20,157 40
Salary and all other compensation of president, \$3,600; vice-president, \$3,300; secretary, \$3,000; home-office employees, \$8,404.06		18,304 06
Medical examiners' fees		4,245 86
Taxes on new premiums, \$875.51; renewal premiums, \$3,823.49; municipal licenses, \$52		4,751 00
Taxes on real estate, \$4,261.57; on other investments, \$174.42		4,435 99
Insurance-department fees and agents' licenses		977 95
Repairs and expenses (other than taxes) on real estate		159 94
Rent		1,260 00
Advertising, \$1,654.32; printing and stationery, \$2,754.64; postage, \$1,319.66		5,728 62
Legal expenses, \$1,426.23; for furniture, etc., \$40.22		1,466 45
Miscellaneous expenses		2,316 62
Profit and loss charged out on account of real estate acquired		1,682 66
Internal-revenue tax		947 00
Total miscellaneous expenses	\$118,270 65	
Total disbursements		263,469 37
Balance		\$1,737,827 82

IV.—LEDGER ASSETS.

Book value real estate, unincumbered.....	\$62,238 35	
Mortgage loans on real estate, first liens.....	1,318,371 36	
Loans secured by pledge of bonds, stocks, or other collateral.....	6,225 00	
Loans made to policy-holders on this company's policies assigned as collateral.....	67,200 58	
Premium notes on policies in force, of which \$716.96 is for first year's premiums.....	16,948 61	
Book value bonds excluding interest, \$184,573.72; stocks, \$3,000.....	187,573 72	
Cash in company's office.....	3,134 78	
Deposited in bank.....	41,349 65	
Bills receivable, \$26,198.39; agents' debit balances, \$8,805.71.....	35,004 10	
Tax-sale certificates, \$1,266.94; judgments (secured), \$647.49.....	4,914 43	
Total.....	\$1,742,960 58	
Deduct agents' credit balances.....	5,132 76	
Total net ledger assets.....		\$1,737,827 82

NON-LEDGER ASSETS.

Interest due (\$9,068.75) and accrued (\$18,154.40) on mortgages.....	\$27,223 15	
Interest due (\$321.63) and accrued (\$10,453.49) on bonds and stocks.....	10,775 12	
Interest due (\$52.50) and accrued (\$34.85) on collateral loans.....	87 35	
Interest due (\$1,743.80) and accrued (\$1,467.80) on premium notes, loans, or liens.....	3,211 60	
Interest accrued on other assets.....	190 85	
Total.....		41,488 07
Market value of real estate over book value.....	\$3,894 18	
Market value (not including interest) of bonds and stocks over book value.....	2,905 00	
		6,799 18
Gross premiums not more than three months due after period of grace, unreported on policies outstanding December 31.....	<i>New business.</i> \$1,094 23	<i>Renewals.</i> \$11,881 08
Gross deferred premiums on policies outstanding December 31.....	5,527 06	22,918 02
Totals.....	\$6,621 29	\$34,799 10
Deduct cost of collection: 60 per cent. on "new"; 6½ per cent. on "renewals".....	3,972 77	2,261 94
Net amount of uncollected and deferred premiums,	\$2,648 52	\$32,537 16
		35,185 68
Gross assets.....		\$1,821,300 75

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, not secured by bonds.....	\$8,805 71	
Bills receivable, unsecured.....	3,110 99	
Premium notes or loans and net premiums in excess of reserve on policies.....	201 18	
Commissions payable to agents on premium notes when paid.....	65 55	
Total not admitted.....		12,183 43
Total admitted assets.....		\$1,809,117 32

V.—NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the actuaries' table of mortality, with 4 per cent. interest.....	\$1,370,964 42	
Same for reversionary additions.....	59,582 76	
Net reserve.....		\$1,430,547 18
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....		1,569 12
Premiums paid in advance.....		1,425 69
Liabilities on policy-holders' account.....		\$1,433,541 99
Gross divisible surplus.....	\$275,575 33	
Capital stock paid up.....	100,000 00	
		375,575 33
Total.....		\$1,809,117 32

VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole-life policies.		Endowment policies.		All other policies.		Return premiums and reversionary additions.		Total numbers and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year	5 558	\$7,932,936 00	769	\$1,039,540 00	92	\$95,879 00	\$39,977 86	\$9,153,332 86	6,419	
New policies issued	1,132	1,583,117 00	153	196,250 00	.....	.....	19,335 51	1,799,302 51	1,285	
Old policies revived	5	6,000 00	1	1,000 00	.....	.....	.....	7,000 00	6	
Old changed and increased. ....	.....	942 00	.....	.....	.....	.....	.....	942 00	.....	
Totals	6,695	\$9,522,995 00	923	\$1,236,790 00	92	\$95,879 00	\$109,913 37	\$10,965,577 37	7,710	
Deduct:										
By death (a)	36	\$19,760 00	6	\$10,900 00	.....	.....	\$629 73	\$63,289 73	44	
By maturity .....	.....	.....	9	13,404 00	.....	.....	560 63	13,964 63	9	
By expiry .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
By surrender	72	94,736 00	13	15,420 00	4	7,000 00	.....	.....	.....	
By lapse	340	489,375 00	38	47,500 00	.....	.....	2,999 57	120,155 57	89	
By change and decrease .....	.....	65,909 00	.....	9,445 00	.....	.....	179 17	537,054 17	378	
By not being taken	34	55,300 00	5	8,500 00	.....	.....	.....	75,254 00	.....	
Total terminated	482	\$755,080 00	71	\$105,169 00	6	\$9,000 00	\$4,369 10	63,800 00	39	
Outstanding, end of year (b)	6,213	\$8,767,915 00	852	\$1,131,621 00	86	\$86,879 00	\$105,544 27	\$873,618 10	559	
Policies reinsured .....	.....	.....	.....	.....	.....	.....	.....	.....	7,151	
										\$10,091,959 27

(a) Face value corresponding to the present value entered in item "By death" above, \$63,289.73.

(b) Paid-up insurance included in the final total (including return premium and reversionary additions): No. of policies, 956; amount, \$556,584.27.

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$338,875 06
Loading earned on premiums of insurance and annuity.....		67,714 53
Interest, rents, etc., earned (including changes in accrued and unpaid).....	\$106,579 40	
Profit-and-loss items (including changes in market values, unadmitted assets, and special liabilities).....	23,089 52	129,668 92
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities).....		92,435 28
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not-taken policies considered in force at beginning of year), of which \$12,439.57 was from policies upon which three years' premiums had not been paid.....		41,996 63
Total credits.....		\$870,690 42
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$106,002 58	
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments).....	4,595 93	\$110,598 51
Interest required to maintain reserve.....		53,639 40
Death losses incurred.....	\$63,289 73	
Less reinsurances, reserves and compromises on losses, and reserves released by death of annuitants.....	10,671 34	52,618 39
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums, and change in liability for policies entitled to surrender value), of which \$1,324.74 was for policies upon which three years' premiums had not been paid.....		37,553 72
Dividends to policy-holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....	\$33,705 07	
Dividends to stockholders (including change in liability for dividends due and unpaid).....	7,000 00	40,705 07
Surplus at end of said year.....		375,575 33
Total debits.....		\$870,690 42

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year..	58	\$77,650 00
Number and amount of policies issued during the year.....	8	8,000 00
Totals.....	66	\$85,650 00
Deduct number and amount which ceased to be in force during the year,	11	13,000 00
Total number and amount of policies in force December 31 last.....	55	\$72,650 00
Total amount of losses and claims on policies during the year.....	1	\$135 00

Amount of losses and claims on policies settled during the year, in cash, \$135.

Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$3,216.69.

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the state of Massachusetts. President, JOHN A. HALL; Secretary, HENRY M. PHILLIPS. Incorporated May 15, 1851. Commenced business August 1, 1851. Home office, 413 Main street, Springfield, Mass.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year.....	\$19,117,443 65	
Extended at		\$19,117,443 65

II.—INCOME DURING YEAR.

First year's premiums, less \$12,375.40 for first year's re-insurance	\$576,001 77	
Renewal premiums, less \$46,483.23 for renewal reinsurance	2,981,507 90	
Dividends applied by policy-holders to pay running premiums, renewals.....	424,497 98	
Dividends applied by policy-holders to purchase paid-up additions.....	53,240 57	
Surrender values applied to purchase paid-up insurance.....	7,819 00	
Total premium income		\$4,043,067 22
Rents from company's property, including \$6,000 for company's use of own buildings	\$30,437 57	
Interest on loans on mortgages of real estate.....	378,177 68	
Interest on collateral loans, including premium notes, loans, or liens, and loans on company's policies.....	176,896 60	
Interest on bonds and dividends on stocks.....	340,939 10	
Interest on deposits in banks	15,793 71	
Discount on claims paid in advance.....	403 74	
Total rents and interest	942,648 40	
Total income during the year.....		4,985,715 62
Sum of both amounts.....		\$24,103,159 27

III.—DISBURSEMENTS DURING YEAR.

For death claims, \$1,294,315.71; additions, \$6,514.....	\$1,300,829 71	
Matured endowments, \$225,559; additions, \$3,937.....	229,496 00	
Instalment death claims.....	13,777 98	
Total.....		\$1,544,103 69
Deduct amount received from other companies for claims on policies of this company reinsured.....	28,150 00	
Total net amount actually paid for losses and matured endowments		\$1,515,953 69
Dividends used in payment of premium notes.....	65,088 34	
Premium notes voided by lapse, less \$4,911.47 restored by revival and used in purchase of surrendered policies	61,914 52	
Dividends paid policy-holders, less \$7,517.54 received for dividends on reinsurance.....	13,933 38	
Dividends applied by policy-holders to pay running premiums, \$424,497.98; including interest on loan notes, \$1,892.87	426,390 85	
Dividends applied by policy-holders to purchase paid-up additions, Surrender values paid, less \$5,610.22 received on surrendered reinsurance.....	53,240 57	
Surrender values applied to purchase paid-up insurance, \$7,819; including interest, \$1,190.35	425,795 08	
Total paid policy-holders	9,009 35	
Commissions to agents (less commission received on reinsurance), new policies, \$285,785.47; renewal policies, \$222,421.84	\$2,571,325 78	
Salaries, allowances and traveling expenses for agencies, including managers, agents, and clerks.....	\$508,207 31	
Salary and all other compensation of president, vice-president, secretary, and all other officers, \$50,199.84; home-office employees, \$65,126.26	75,293 08	
Medical examiners' fees.....	115,326 10	
Taxes on new premiums and renewal premiums, \$30,132.57; on reserves, \$25,399.24; municipal and state licenses, \$2,507.14.....	45,556 50	
Taxes on real estate.....	58,038 95	
Insurance-department fees and agents' licenses.....	7,067 55	
Repairs and expenses (other than taxes) on real estate	10,184 17	
Rent (including \$6,000 for company's use of own buildings), less \$189 received under sublease.....	12,500 21	
	28,792 74	

Advertising, \$10,989.62; printing and stationery, \$22,503.22; postage and war-revenue tax, \$29,452.74.....	\$62,945 58	
Legal expenses, \$7,916.08; for furniture, etc., \$2,041.86.....	9,957 94	
All other items.....	20,315 60	
Profit and loss (including \$16,477 premiums on securities purchased), Total miscellaneous expenses.....	\$514,045 30	
Total disbursements.....		\$3,593,578 39
Balance.....		\$20,509,580 88

IV.—LEDGER ASSETS.

Book value real estate.....	\$490,577 45	
Mortgage loans on real estate.....	8,248,271 08	
Loans secured by pledge of bonds, stocks, or other collateral.....	245,400 00	
Loans made to policy-holders on this company's policies assigned as collateral.....	1,833,681 37	
Premium notes on policies in force (less \$6,233.89 given for reinsurance).....	712,966 82	
Book value bonds excluding interest, \$7,313,580.34; stocks, \$595,536.31, Cash in company's office.....	7,909,116 65	
Deposited in bank.....	560 97	
Deposited in bank.....	1,069,006 54	
Total net ledger assets.....		\$20,509,580 88

NON-LEDGER ASSETS.

Interest due (\$1,990.75) and accrued (\$118,783.40) on mortgages.....	\$120,764 15	
Interest due (\$5,250) and accrued (\$106,304.13) on bonds and stocks.....	111,554 13	
Interest due (\$259.73) and accrued (\$27,242.39) on collateral and policy loans.....	27,502 12	
Interest accrued on premium notes, loans, or liens.....	21,389 00	
Interest accrued on other assets.....	60 76	
Rents accrued on company's property or lease.....	4,126 97	
Total.....		285,397 13
Market value (not including interest) of bond and stocks over book value.....		683,500 22
Gross premiums not more than three months due after period of grace, unreported on policies outstanding December 31, 1898.....	New business. \$74,611 10	Renewals. \$136,748 53
Gross deferred premiums on policies outstanding December 31, 1898.....	76,276 60	408,576 32
Totals.....	\$150,887 70	\$545,324 85
Deduct cost of collection: 20 per cent. on "new"; 20 per cent. on "renewals".....	30,177 54	109,064 97
Net amount of uncollected and deferred premiums, Total admitted assets.....	\$120,710 16	\$436,259 88
		556,970 04
		\$22,035,448 27

V.—NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the actuaries' table of mortality, with 4 per cent. interest....	\$19,653,150 00	
Same for reversionary additions.....	265,976 00	
Total.....		\$19,919,126 00
Deduct net value of risks of this company reinsured in other solvent companies, \$259,017; less premiums deferred and in course of collection, \$14,423.....	244,594 00	
Net reserve.....		\$19,674,532 00
Present value of amounts not yet due on matured instalment policies (face, \$156,561.77).....		156,561 77
Death losses and matured endowments in process of adjustment.....		109,721 00
Unpaid dividends or other profits due and to become due policy-holders, including those contingent on payment of outstanding and deferred premiums.....		128,389 63
Premiums paid in advance.....		6,740 71
Liabilities on policy-holders' account.....		\$20,075,945 11
Gross divisible surplus.....		1,959,503 16
Total.....		\$22,035,448 27

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year		\$1,783,659 05
Loading earned on premiums of insurance and annuity.....		994,685 14
Interest, rents, etc., earned (including changes in accrued and unpaid)	\$960,583 67	
Profit-and-loss items (including changes in market values, unadmitted assets, and special liabilities)	202,706 71	
		1,163,290 38
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities)		1,249,700 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not-taken policies considered in force at beginning of year), of which \$95,611 was from policies upon which three years' premiums had not been paid		832,890 00
Total credits.....		\$6,024,224 57
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.)	\$868,326 58	
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments)	83,134 90	
		\$951,461 48
Interest required to maintain reserve		778,070 00
Death losses incurred	\$1,401,420 00	
Less reinsurances, reserves and compromises on losses, and reserves released by death of annuitants	383,273 00	
		1,018,147 00
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums, and change in liability for policies entitled to surrender value), of which \$23,122 was for policies upon which three years' premiums had not been paid.....		707,956 50
Dividends to policy-holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid)	\$578,007 26	
Dividends to stockholders (including change in liability for dividends due and unpaid)		578,007 26
Surplus at end of said year		1,990,582 33
Total debits		\$6,024,224 57

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year..	1,373	\$3,375,379 00
Number and amount of policies issued during the year	243	713,800 00
Totals	1,616	\$4,089,179 00
Deduct number and amount which ceased to be in force during the year,	176	496,879 00
Total number and amount of policies in force December 31 last.....	1,440	\$3,592,300 00
Total amount of losses and claims on policies during the year.....	14	\$45,503 00

Amount of losses and claims on policies settled during the year, in cash, \$37,703.

Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$107,383.14; notes or credits, \$5,475.25; total, \$112,858.39.

METROPOLITAN LIFE INSURANCE COMPANY.

Organized under the laws of New York. President, JOHN R. HEGEMAN; Secretary, GEORGE B. WOODWARD. Incorporated June, 1866. Commenced business January, 1867. Home office, 1 Madison avenue, New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$2,000,000; subscribed for.....	\$2,000,000 00
Amount of capital paid up in cash.....	2,000,000 00
Amount of net ledger assets December 31 of previous year.....	\$35,577,468 47
Less return to agents in 1898 of bond deposits.....	7,670 64
Extended at.....	\$35,569,797 83

II.—INCOME DURING YEAR.

First year's premiums.....	\$2,718,116 48	
Renewal premiums.....	20,633,103 35	
Consideration for annuities (other than matured instalment policies).....	21,549 86	\$23,372,769 69
Total premium income.....		
Rents from company's property, including \$138,415 for company's use of own buildings.....	\$414,912 02	
Interest on loans on mortgages of real estate.....	697,993 33	
Interest on collateral loans, including premium notes, loans, or liens.....	60,950 74	
Interest on bonds and dividends on stocks.....	541,113 94	
Interest on other debts due the company, and on deposits in banks.....	19,820 08	
Total rents and interest.....		1,734,790 11
From other sources.....		30,398 12
Total income during the year.....		25,137,957 92
Sum of both amounts.....		\$60,707,755 75

III.—DISBURSEMENTS DURING YEAR.

For death claims.....	\$7,691,942 55	
Total net amount actually paid for losses and matured endowments.....		\$7,691,942 55
Paid to annuitants.....		2,302 50
Dividends paid policy-holders.....		487,314 54
Surrender values paid.....		236,470 95
Total paid policy-holders.....	\$8,418,030 54	
Paid stockholders for interest or dividends.....		\$140,000 00
Commissions and bonuses to agents (less commission received on re-insurance), new policies, \$778,245.96; renewal policies, \$2,929,626.08; on annuities, \$587.44.....		3,708,459 48
Computing renewal commissions.....		1,074,074 92
Salaries and allowances for agencies, including managers, agents, and clerks.....		2,218,644 08
Salary and all other compensation for president, vice-president, secretary, other officers, and home-office employees (1,185 in number).....		1,011,795 06
Medical examiners' fees, \$245,924.65; inspection of risks, \$237,740.08.....		483,664 73
Taxes on new premiums and renewal premiums, \$180,595.32; on reserves, \$6,374 62; municipal licenses, \$6,217.61; internal revenue, \$43,132.25.....		236,319 80
Taxes on real estate, \$47,724.62; on other investments, \$110.59.....		47,835 21
Insurance-department fees and agents' licenses.....		26,966 34
Repairs and expenses (other than taxes) on real estate.....		119,481 71
Rent (including \$138,415 for company's use of own buildings).....		261,526 99
Advertising, \$18,258.33; printing and stationery, \$288,784.76; postage, expressage, exchange, telegraph, \$81,422.26.....		388,465 35
Legal and investigation expenses, \$90,020.40; for furniture, etc., \$63,600.44.....		153,620 84
Fire insurance, \$2,312.55; directors and committees, \$2,285.....		4,597 55
Traveling expenses (superintendents, supervisors, inspectors, etc.), \$113,450.40; agents' surety bonds, \$11,313.56; branch-office expenses, \$166,910.16; general home-office expenses, \$84,071.52.....		375,745 64
Total miscellaneous expenses.....	\$10,251,197 70	
Total disbursements.....		18,669,228 24
Balance.....		\$42,038,527 51

IV.—LEDGER ASSETS.

Book value real estate, unincumbered.....	\$8,883,619 99	
Mortgage loans on real estate, first liens.....	16,250,725 00	
Loans made to policy-holders on this company's policies assigned as collateral.....	62,719 94	
Premium notes on policies in force.....	494,936 80	
Book value bonds excluding interest, \$12,218,224.91; stocks, \$1,336,- 000.57.....	13,554,225 48	
Cash in company's office.....	244,147 80	
Deposited in bank.....	2,537,736 20	
Bills receivable and agents' debit balances.....	10,416 30	
Total net ledger assets.....		\$42,038,527 51

NON-LEDGER ASSETS.

Interest due (\$49,213.49) and accrued (\$227,512.73) on mortgages.....	\$276,726 22	
Interest due (\$20,468.75) and accrued (\$93,054.61) on bonds and stocks,	113,523 36	
Interest due (\$74.86) and accrued (\$254.63) on premium notes, loans, or liens.....	329 49	
Interest due (\$102.50) and accrued (\$10,827.08) on other assets.....	10,929 58	
Rents due (\$12,747.73) and accrued (\$3,092.64) on company's property or lease.....	15,840 37	
Total.....		417,349 02
Market value (not including interest) of bonds and stocks over book value.....		398,811 52
Gross premiums not more than three months due after period of grace, unreported on policies outstand- ing December 31.....	New business. \$126,612 86	Renewals. \$82,397 08
Gross deferred premiums on policies outstanding De- cember 31.....	364,350 30	360,993 52
Totals.....	\$490,963 16	\$443,390 60
Deduct cost of collection; 49 per cent. on "new"; 9½ per cent. on "renewals".....	240,571 95	42,122 11
Net amount of uncollected and deferred premiums,	\$250,391 21	\$401,268 49
Industrial premiums, \$13,920.06; less 15 per cent., \$16,082.06.		667,741 76
Gross assets.....		\$43,522,429 81

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, not secured by bonds.....	\$10,416 30	
Premium notes or loans and net premiums in excess of reserve on policies.....	237,106 15	
Total not admitted.....		247,522 45
Total admitted assets.....		\$43,274,907 36

V.—NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the actuaries' table of mortality, with 4 per cent. interest....	\$33,481,058 00	
Same for annuities (including those in reduction of premiums)....	28,803 00	
Total.....	\$33,509,861 00	
Deduct net value of risks of this company reinsured in other solvent companies.....	2,688 00	
Net reserve.....		\$33,507,173 00
Death losses in process of adjustment or adjusted and not due.....	\$97,896 92	
Death losses which have been reported and no proofs received.....	64,325 00	
Net policy claims.....		162,221 92
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....		21,752 04
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued.....		127,788 70
Premiums paid in advance.....		119,968 16
Agents' bond deposits.....		45,184 88
Special reserve.....		1,831,577 00
Liabilities on policy-holders' account.....		\$35,815,665 70
Surplus set aside for dividends to policy-holders in 1899.....	\$700,000 00	
Balance surplus.....	6,759,241 66	
Gross surplus.....		7,459,241 66
Total.....		\$43,274,907 36

VI.—EXHIBIT OF POLICIES—ORDINARY.

CLASSIFICATION.	Whole-life policies.		Endowment policies.		All other policies.		Return premiums and reversionary additions.	Total numbers and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
At end of previous year.....	39,768	\$35,986,802 00	12,686	\$11,297,330 00	335	\$1,857,234 00		52,789	\$49,141,366 00
New policies issued.....	40,736	33,219,418 00	14,290	10,433,328 00	163	1,391,000 00		55,189	45,043,746 00
Old policies revived.....		1,325 00		13,491 00					14,816 00
Old changed and increased.....									
Totals.....	80,504	\$69,207,545 00	26,976	\$21,744,149 00	498	\$3,248,234 00		107,978	\$94,199,928 00
Deduct:									
By death.....								558	\$481,316 00
By surrender.....								1,057	1,237,197 00
By lapse.....								18,963	13,186,609 00
By change and decrease.....								666	840,550 00
By not being taken.....								4,323	3,673,678 00
Total terminated.....	19,249	\$14,341,272 00	6,129	\$4,348,155 00	89	\$729,893 00		25,467	\$19,419,350 00
Outstanding, end of year (b).....	61,255	\$54,866,273 00	20,847	\$17,395,964 00	409	\$2,518,341 00		82,511	\$74,780,578 00
Policies reinsured.....									
INDUSTRIAL POLICIES.									
At end of previous year.....	3,186,824	\$399,158,524 00	776,753	\$133,195,802 00	65,139	\$1,989,430 00		4,028,722	\$534,343,756 00
New policies issued and revived.....	108,109	15,627,610 00	1,110,501	193,879,864 00	32,665	1,001,190 00		1,251,275	210,508,694 00
Totals.....	3,294,933	\$414,786,164 00	1,887,260	327,075,666 00	97,804	\$2,990,620 00		5,279,997	\$744,852,450 00
Deduct:									
By death.....								69,254	\$7,210,627 00
By expiry.....								21	10,621 00
By surrender.....								36,798	5,789,696 00
By lapse.....								856,650	140,414,234 00
Total terminated.....	297,296	\$32,910,902 00	663,741	\$120,444,506 00	1,696	\$89,770 00		962,723	\$153,425,178 00
In force at the end of the year.....	2,997,647	\$381,875,262 00	1,223,519	\$206,631,160 00	96,108	\$2,920,850 00		4,317,274	\$591,437,272 00

(b) Paid-up insurance included in the final total (including return premium and reversionary additions): No. of policies, 1,619, amount, \$413,037.

The annuities in force December 31 last ensuing were in number 5, representing in annual payments, \$2,865.

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$6,183,815 11
Loading earned on premiums of insurance and annuity.....		11,632,848 58
Interest, rents, etc., earned (including changes in accrued and unpaid).....	\$1,883,432 53	
Profit-and-loss items (including changes in market values, unadmitted assets, and special liabilities).....	299,752 54	
		2,183,185 07
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities).....		5,657,035 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not-taken policies considered in force at beginning of year), of which \$477,294 was from policies upon which three years' premiums had not been paid.....		1,497,479 00
Total credits.....		\$27,154,362 76
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$10,145,095 76	
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments).....	169,629 47	
		\$10,314,725 23
Interest required to maintain reserve.....		1,302,679 92
Death losses incurred, \$7,640,780.41; annuity payments incurred, \$2,302.50.....	\$7,643,082 91	
Less reinsurances, reserves and compromises on losses, and reserves released by death of annuitants.....	715,393 00	
		6,927,689 91
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums, and change in liability for policies entitled to surrender value).....		553,591 95
Dividends to policy-holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....	\$456,434 09	
Dividends to stockholders (including change in liability for dividends due and unpaid).....	140,000 00	
		596,434 09
Surplus at end of said year.....		7,459,241 66
Total debits.....		\$27,154,362 76

BUSINESS IN KANSAS DURING THE PAST YEAR.

ORDINARY.

	No.	Amount.
Number and amount of policies in force December 31 of previous year ..	118	\$99,940 00
Number and amount of policies issued during the year	170	173,000 00
Totals.....	288	\$272,940 00
Deduct number and amount which ceased to be in force during the year,	89	53,000 00
Total number and amount of policies in force December 31 last	199	\$219,940 00
Total amount of losses and claims on policies unpaid December 31 of previous year	1	\$500 00
Amount of losses and claims on policies settled during the year, in cash, \$500.		
Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses, \$1,257.26.		

INDUSTRIAL.

	No.	Amount.
Number and amount of policies in force December 31 of previous year ..	10,638	\$1,428,954 00
Number and amount of policies issued during the year	7,456	1,211,863 00
Totals.....	18,124	\$2,640,617 00
Deduct number and amount which ceased to be in force during the year,	2,936	679,906 00
Total number and amount of policies in force December 31 last	15,188	\$1,960,711 00
Amount of losses and claims on policies unpaid December 31 of previous year.....	1	\$72 00
Amount of losses and claims on policies during the year.....	173	15,402 50
Totals.....	174	\$15,474 50

Amount of losses and claims on policies settled during the year, in cash, \$15,474.50.

Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses, \$61,931.07.

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

Organized under the laws of the state of New Jersey. President, AMZI DODD; Secretary, EDWARD L. DOBRINS. Incorporated January 31, 1845. Commenced business April, 1845. Home office, 752 Broad street, Newark, N. J.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year.....	\$61,096,824 32
Extended at.....	\$61,096,824 32

II.—INCOME DURING YEAR.

First year's premiums, less interest included in deferred premium, \$3,311.13	\$1,170,841 80	
Renewal premiums, less interest included in deferred premiums, \$20,259.20	6,122,727 65	
Dividends applied by policy-holders to pay running premiums, renewals	1,142,905 90	
Dividends applied by policy-holders to purchase paid-up additions and annuities.....	332,622 91	
Surrender values applied to pay running premiums, first-year premiums, \$5,375.64; renewals, \$10,474.69 ..	15,850 33	
Surrender values applied to purchase paid-up insurance and annuities.....	243,449 31	
Consideration for annuities (other than matured instalment policies).....	106,149 02	
Total premium income.....		\$9,134,546 92
Rent from company's property	\$137,384 58	
Interest on loans on mortgages of real estate.....	1,967,335 69	
Interest on collateral loans, including premium notes, loans, or liens	652,157 56	
Interest on bonds and dividends on stocks.....	610,758 12	
Interest on other debts due the company, and on deposits in banks.....	3,086 67	
Discounts on claims paid in advance, \$859.39; interest on deferred premiums, \$23,570.33.....	24,459 72	
Total rents and interest.....		3,395,182 34
Total income during the year.....		12,529,729 26
Sum of both amounts		\$73,626,553 58

III.—DISBURSEMENTS DURING YEAR.

For death claims, \$3,478,465.97; additions, \$22,443.44.....	\$3,500,909 41	
Matured endowments, \$305,537.24; additions, \$4,260.81..	309,798 05	
Instalment death claims.....	2,550 00	
Total net amount actually paid for losses and matured endowments.....		\$3,813,257 46
Paid to annuitants.....	51,527 07	
Premium notes voided by lapse, less \$12,876.14, restored by revival..	5,919 57	
Dividends paid policy-holders.....	281,182 50	
Dividends applied by policy-holders to pay running premiums ..	1,142,905 90	
Dividends applied by policy-holders to purchase paid-up additions and annuities.....	332,622 91	
Surrender values paid	1,361,097 49	
Surrender values applied to pay running premiums.....	15,850 33	
Surrender value applied to purchase paid-up insurance and annuities	243,449 31	
Total paid policy-holders.....	\$7,247,812 54	
Commissions and bonuses to agents (less commission received on re-insurance), new policies, \$509,564.45; renewal policies, \$414,410.80; on annuities, \$5,258.05		\$929,233 30
Salaries and allowances for agencies, including managers, agents, and clerks		24,545 72
Salaries and all other compensation of president, vice-president, secretary, and other officers, \$82,999.80; home-office employees, \$133,477.51		216,477 31
Medical examiners' fees		104,329 55
Taxes on premiums, \$82,621.52; internal-revenue stamps, \$12,509.66; on franchises, \$28,026.24; on reserves, \$16,147.18; municipal licenses, \$2,914.47		142,219 07
Taxes on real estate, \$42,349.50; on other investments, \$137,222.49 ..		179,571 99
Insurance-department fees and agents' licenses		9,059 51
Repairs and expenses (other than taxes) on real estate.....		55,038 86
Advertising, \$23,874.51; printing and stationery, \$11,832.67; postage, \$20,642.87		56,350 05
Legal expenses, \$19,822.09; miscellaneous office expenses, \$51,735.26 ..		71,557 35

Losses on sales of real estate, \$3,294.36; on sale or maturity of securities, \$7,337.50.....	\$10,631 86	
Premiums on bonds purchased.....	188,424 87	
Amount charged off from real estate to cover possible depreciation, Total miscellaneous expenses.....	50,000 00	
\$1,788,382 71		
Total disbursements.....		\$9,285,251 98
Balance.....		\$64,341,301 60

IV.—LEDGER ASSETS.

Book value real estate, unincumbered.....	\$2,930,514 61	
Mortgage loans on real estate, first liens.....	32,355,960 38	
Loans secured by pledge of bonds, stocks, or other collateral.....	4,014,500 00	
Loans made to policy-holders on this company's policies assigned as collateral or secured by terms of policy.....	5,313,566 00	
Premium notes on policies in force, of which \$72,042.48 is for first year's premiums.....	4,597,822 22	
Par value bonds excluding interest.....	14,236,817 05	
Cash in company's office.....	40,272 04	
Deposited in bank.....	831,424 25	
Agents' debit balances.....	22,568 96	
Total.....	\$64,343,445 51	
Deduct agents' credit balances.....	2,143 91	
Total net ledger assets.....		\$64,341,301 60

NON-LEDGER ASSETS.

Interest due (\$69,469.87) and accrued (\$711,933.18) on mortgages.....	\$781,403 05	
Interest accrued on bonds and stocks.....	145,137 31	
Interest accrued on collateral loans.....	118,648 66	
Interest accrued on premium notes, loans, or liens.....	114,945 55	
Total.....		1,160,134 57
Market value (not including interest) of bonds and stocks over par value.....		899,194 87
Gross premiums not more than three months due after period of grace, unreported on policies outstanding December 31.....	<i>New business.</i> \$105,433 38	<i>Renewals.</i> \$222,341 31
Gross deferred premiums on policies outstanding December 31.....	106,654 72	527,372 42
Totals.....	\$212,088 10	\$749,713 73
Deduct cost of collection: 44 per cent. on "new"; 20 per cent. on "renewals," to reduce renewals to "net"....	93,318 76	149,942 75
Net amount of uncollected and deferred premiums....	\$118,769 34	\$599,770 98
		718,540 32
Gross assets.....		\$67,119,171 38
Deduct agents' debit balances.....		22,568 96
Total admitted assets.....		\$67,096,602 40

V.—NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the New Jersey insurance department according to the actuaries' table of mortality, with 4 per cent. interest.....	\$58,706,976 00	
Same for reversionary additions.....	1,741,835 00	
Same for annuities (including those in reduction of premiums).....	429,128 00	
Net reserve.....		\$60,877,939 00
Present value of amounts not yet due on matured instalment policies (face, \$32,000).....		24,317 56
Matured endowments due and unpaid.....	\$19,375 00	
Death losses in process of adjustment or adjusted and not due.....	180,274 57	
Death losses which have been reported and no proofs received.....	180,000 00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	26,163 00	
Net policy claims.....		405,812 57
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....		350,840 09
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued (estimated).....		20,000 00
Premiums paid in advance.....		22,768 47
Liabilities on policy-holders' account.....		\$61,701,677 69
Gross divisible surplus.....	\$5,394,924 71	
Capital stock paid up.....		5,394,924 71
Total.....		\$67,066,602 40

VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole-life policies.		Endowment policies.		All other policies.		Return premiums and reversionary additions.		Total numbers and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year.....	67,530	\$171,716,691	19,973	\$47,048,766	5,235	\$11,588,345	\$2,960,027	92,738	233,313,829	
New policies issued.....	11,269	25,034,836	2,831	5,959,136	1,372	3,119,177	647,137	15,412	34,760,286	
Old policies revived.....	86	218,217	23	55,000	2	10,080	.....	111	283,297	
Old changed and increased.....	10	34,782	29	50,047	.....	.....	.....	39	84,829	
Totals.....	78,835	\$197,004,526	22,856	\$53,112,949	6,609	\$14,717,602	\$3,607,164	108,300	\$268,442,241	
Deduct:										
By death (a).....	1,090	\$9,038,469	124	\$290,767	57	\$143,355	\$21,853	1,271	\$3,494,444	
By maturity.....	.....	.....	163	304,132	.....	.....	4,260	168	308,392	
By expiry.....	.....	.....	.....	42,600	1,307	3,262,629	.....	1,307	3,305,229	
By surrender.....	2,377	5,941,511	1,007	2,323,036	81	198,231	.....	3,465	8,596,768	
By lapse.....	1,918	3,578,447	217	342,500	.....	.....	.....	2,135	3,921,801	
By change and decrease.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
By not being taken.....	1,509	3,060,095	420	793,200	141	356,721	.....	2,070	4,240,025	
Total terminated.....	6,894	\$15,648,522	1,936	\$4,101,244	1,586	\$3,960,936	\$155,957	10,416	\$23,866,659	
Outstanding, end of year (b).....	71,941	\$181,356,004	20,920	\$19,011,705	5,023	\$10,756,666	\$3,451,207	97,884	\$244,575,582	
Policies reinsured.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	

(a) Face value corresponding to the present value entered in item "By death," above, \$3,494,444.

(b) Paid-up insurance included in the final total (including return premium and reversionary additions): No. of policies, 17,271; amount, \$38,717,615.

The annuities in force December 31 last ensuing were in number 179, representing annual payments, \$69,141.24.

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$4,783,936 24
Loading earned on premiums of insurance and annuity		1,982,508 48
Interest, rents, etc., earned (including changes in accrued and unpaid)	\$3,354,345 98	
Profit-and-loss items (including changes in market values, unadmitted assets, and special liabilities).....	21,652 30	
		<u>3,375,998 23</u>
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities).....		3,666,875 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not-taken policies considered in force at beginning of year..		1,778,620 00
Total credits.....		<u>\$15,587,938 00</u>
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.)	\$1,537,624 68	
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments).....	250,758 03	
		<u>\$1,788,382 71</u>
Interest required to maintain reserve		2,379,543 06
Death losses incurred, \$3,494,444; annuity payments incurred, \$51,527.07	\$3,545,971 07	
Less reinsurances, reserves and compromises on losses, and reserves released by death of annuitants.....	901,598 00	
		<u>2,644,373 07</u>
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums, and change in liability for policies entitled to surrender value).....		1,626,316 70
Dividends to policy-holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....		1,754,397 75
Surplus at end of said year.....		<u>5,394,924 71</u>
Total debits.....		<u>\$15,587,938 00</u>

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year..	679	\$1,325,310 00
Number and amount of policies issued during the year.....	177	320,820 00
Totals.....	<u>856</u>	<u>\$1,646,130 00</u>
Deduct number and amount which ceased to be in force during the year,	70	127,748 00
Total number and amount of policies in force December 31 last	<u>786</u>	<u>\$1,518,382 00</u>
Amount of losses and claims on policies unpaid December 31 of previous year.....	2	\$220 00
Amount of losses and claims on policies during the year.....	1	1,104 00
Totals.....	<u>3</u>	<u>\$1,324 00</u>

Amount of losses and claims on policies settled during the year, in cash, \$1,104.

Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, commissions, or other expenses, \$47,121.32.

NEW YORK LIFE INSURANCE COMPANY.

A purely mutual company, having no capital stock, organized under the laws of the state of New York. President, JOHN A. McCALL; Secretary, CHARLES C. WHITNEY. Incorporated 1841. Commenced business 1845. Principal office, Nos. 346 and 348 Broadway, New York city.

I.

Amount of invested assets December 31, 1897 (less reductions in real estate valuations voluntarily made by the company in 1898, \$1,500,000)..... \$188,563,085 95

II.—INCOME DURING YEAR.

Cash received for premiums on new policies, except annuities, without deduction for commissions or other expenses	\$6,054,499 73	
Cash received for annuities granted in 1898	1,322,312 65	
Cash dividends of 1898 applied by the policy-holder to purchase paid-up insurance	372,794 14	
Total new premiums	\$7,749,606 52	
Received for renewal premiums, without deduction for commissions or other expenses	\$27,621,408 80	
Cash dividends of 1898 applied by the policy-holder to pay running premiums	332,739 57	
Surrender values applied by the policy-holder to pay running premiums	33,785 35	
Total renewal premiums	\$27,987,933 72	
Total gross premiums	\$35,737,540 24	
Deduct amount of premiums paid to other companies for reinsurance on policies in this company: New business, \$48,700.06; renewals, \$56,191.62	104,891 68	
Total premium income, less reinsurances		\$35,632,648 56
Interest on bonds owned (\$5,740,818.56) and dividends on stock (\$221,780.50)	\$5,962,599 06	
Interest on mortgage loans	1,940,937 42	
Rents for use of company's property	875,741 38	
Interest on loans to policy-holders, \$526,088.89; on premium notes and other premium obligations, \$102,549.78	628,638 67	
Interest on bank and trust company deposits, etc	196,804 60	
Interest on collateral loans	188,546 82	
Total interest and rents		9,793,267 95
Deposits on account registered bond policy		6,000 00
Total income during year		45,431,916 51
Sum of both amounts		\$233,995,002 46

III.—DISBURSEMENTS DURING YEAR.

Death claims and dividend additions thereto	\$10,280,408 41	
Matured endowments and additions thereto	3,636,550 55	
Total	\$13,916,958 96	
Deduct amount received from other companies for losses on policies of this company reinsured	20,607 95	
Net amount paid for losses and endowments		\$13,896,351 01
Cash paid annuitants		1,494,627 57
Dividends paid policy-holders (used to buy new insurance, \$372,794.14; to pay running premiums, \$332,739.57)		2,759,431 65
Surrender values (cash, \$1,270,564.88; applied to pay running premiums, \$33,785.35)		1,304,350 23
Reserve values paid on matured deferred dividend policies (only the profits on such are included in dividends)		2,050,824 00
Installments paid on trust policies and on registered bond policies		14,281 44
Total paid policy-holders		\$21,519,865 90
Payments to agents: First year's commissions, bonuses, and advances of every kind, \$3,320,904.33; renewal commissions (including commuted commissions, \$392,098.73), \$1,072,597.62		\$4,393,501 95
Salaries and allowances for foreign and domestic agencies, including those to managers, agents, and clerks		1,161,364 36
Home-office salary account (officers and clerks)		643,882 38
Medical examiners' fees and salaries, \$355,244.89; inspection of risks, \$94,182.88		449,427 77
Taxes, licenses, and fees of all kinds		486,207 70
Rent		367,884 23

Advertising account, \$161,805.30; printing, stationery, and bookbinding, \$244,911.66.....	\$406,716 96	
Postage, exchange, cablegrams, telegrams, telephone, express, cartage, freight, etc.....	325,183 34	
Real-estate charges.....	163,664 63	
All other items: Equipment account—coal, water, gas, furniture, fixtures, supplies, fire and surety insurance, and all other miscellaneous expenses, \$220,495.31; legal, notarial and consul fees, traveling expenses of agents, inspectors, and all other officials, \$360,758.48; total.....	581,253 79	
Total miscellaneous expenses.....	\$8,979,087 11	
Total disbursements.....		\$30,498,953 01
Balance invested, as stated.....		\$203,496,049 45

IV.—LEDGER ASSETS.

Book value of bonds (\$115,687,034 05) and stocks (\$4,532,086.07) owned (market value, \$127,630,450.83) December 31, 1898.....	\$120,219,120 12	
Loans secured by first mortgage on real estate.....	39,002,757 58	
Real estate (68 pieces), unincumbered.....	16,539,000 00	
Cash account—banks and trust companies' deposits.....	8,434,785 79	
Loans on company's policies assigned as collateral (legal reserve to secure same, \$16,000,000).....	9,818,600 00	
Premium notes on policies in force (legal reserve to secure same, \$2,500,000).....	1,320,423 21	
Loans secured by pledge of bonds and stocks (market value, \$9,229,702).....	7,390,845 84	
Agents' ledger balances, \$696,897.08; suspense account, \$73,619.83 ..	770,516 91	
Total invested assets.....		\$203,496,049 45
Market value of bonds and stocks over book value, as stated.....	\$7,441,330 71	
Interest due and accrued on bonds owned.....	804,831 93	
Interest due and accrued on bond-and-mortgage loans.....	436,454 91	
Interest accrued on policy loans.....	140,524 82	
Rents due and accrued on company's property.....	23,570 16	
Interest accrued on collateral loans and bank deposits.....	35,100 29	
Gross premiums uncollected December 31, 1898.....	New business, \$2,400,198 00	Renewals, 00
Gross deferred premiums December 31, 1898.....	\$396,366 00	2,051,101 00
Totals.....	\$396,366 00	\$4,451,299 00
Deduct 65 per cent. from new premiums and 5 per cent. from renewals ..	257,638 00	222,565 00
Net amount of uncollected and deferred premiums.....	\$138,728 00	\$4,228,734 00
Total.....		4,367,462 00
		13,219,278 82
Gross assets December 31, 1898.....		\$216,715,328 27
Deduct agents' ledger balances, etc., pursuant to regulations of insurance department.....		770,516 91
Total admitted assets.....		\$215,944,811 36

V.—LIABILITIES.

Net present value of all outstanding policies, and additions thereto, in force December 31, 1898, as computed according to the actuaries' or combined experience table of mortality, with 4 per cent. interest, by the New York state insurance department.....	\$176,046,278 00	
Deduct net value of risks reinsured.....	336,029 00	
Total net reserve.....		\$175,710,249 00
Claims for death losses reported—full proofs not received.....	\$973,566 16	
Claims for death losses in process of payment, proofs completed ..	315,629 36	
Claims for matured endowments (papers not completed).....	186,518 10	
Claims for death losses resisted by the company.....	49,000 00	
Amount due for annuities (claims not presented).....	122,223 28	
Total policy claims.....		1,646,936 90
Dividends due policy-holders, payable on anniversaries of policies, Premiums paid in advance.....	\$159,545 92	
Amount of policy trust funds held by the company.....	273,161 01	
Total miscellaneous items.....	278,739 64	
Additional policy reserve voluntarily set aside by the company....	\$2,838,626 00	
Surplus reserved funds voluntarily set aside by the company.....	26,414,234 00	
Other funds for all other contingencies.....	8,623,318 89	
		37,876,178 89
Total liabilities.....		\$215,944,811 36

VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole-life policies.		Endowment policies.		All other policies.		Reversionary additions.	Total numbers and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
In force	250,945	\$626,694,110	72,927	\$192,887,378	9,086	\$52,982,960	\$4,456,487	332,858	\$877,020,925
New insurances taking effect 1898.....	54,687	108,984,500	18,623	36,068,100	161	7,040,769	.....	73,471	152,093,369
Old insurances revived, 1898.....	573	1,381,500	236	280,500	26	48,500	.....	835	1,710,500
Additions by dividends.....	.....	.....	.....	.....	.....	.....	419,188	.....	419,188
Totals.....	306,205	\$737,060,100	91,786	\$229,235,978	9,273	\$60,072,229	\$4,875,675	407,264	\$1,031,243,982
Deduct:									
By death.....	2,767	\$7,435,792	648	\$1,918,274	109	\$631,644	\$134,759	3,524	\$10,120,469
By maturity.....	.....	.....	1,001	3,568,894	.....	.....	101,306	1,001	3,670,200
By expiry.....	.....	.....	.....	.....	1,174	4,764,238	.....	1,174	4,764,238
By surrender.....	3,003	9,869,400	1,197	3,350,100	70	234,400	.....	1,270	13,665,532
By lapse.....	18,946	36,261,090	4,158	7,630,572	257	2,097,214	181,632	4,270	45,994,767
By change and decrease.....	.....	.....	.....	1,724,238	.....	335,700	5,591	23,361	9,007,656
Not taken.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total terminated.....	24,716	\$60,514,000	7,004	\$18,192,378	1,610	\$8,093,196	\$423,288	33,330	\$87,222,882
Balance.....	281,489	\$576,546,100	84,782	\$211,043,600	7,663	\$51,979,033	\$4,452,387	373,834	\$944,021,120
Transferred from life and endowment to term.....	2,389	5,907,700	447	1,339,000	2,836	7,246,700	.....	.....	.....
In force at the end of the year.....	279,100	\$670,638,400	84,335	\$209,704,600	10,499	\$59,225,733	\$4,452,387	373,834	\$944,021,120
Policies reinsured.....	.....	.....	.....	.....	.....	.....	.....	.....	\$1,990,522

Annuities in force December 31, 1898, 9,204; amount payable during the year, \$1,749,448.03.

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$33,372,031 40
Loading earned on premiums of insurance and annuity.....		9,171,430 09
Interest, rents, etc., earned, (including changes in accrued and unpaid).....	\$9,747,105 88	
Profit-and-loss items (including changes in market values, unadmitted assets, and special liabilities)	986,520 36	
		10,733,626 24
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities)		10,077,803 32
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not-taken policies, considered in force at beginning of year), of which \$587,687 was from policies upon which three years premiums had not been paid		6,324,174 00
Total credits.....		\$69,679,065 05
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.)	\$8,603,008 41	
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments)	460,802 60	
		\$9,063,811 01
Interest required to maintain reserve.....		6,920,209 77
Death losses incurred, \$10,099,861.36; annuity payments incurred, \$1,525,323.84	\$11,625,185 20	
Less reinsurance reserves, and compromises on losses, and reserves released by death of annuitants	3,583,452 25	
		8,041,732 95
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums, and change in liability for policies entitled to surrender value), of which \$99 was for policies upon which three years premiums had not been paid		5,005,628 23
Dividends to policy-holders (including tontine or deferred dividends paid in excess of reserves, and change in liability for dividends due and unpaid)		2,771,504 20
Additional policy reserve voluntarily set aside by company	\$2,838,626 00	
Surplus reserved funds voluntarily set aside by company	26,414,234 00	
Other funds for all other contingencies	8,623,318 89	
Total surplus over actuaries' 4-per-cent. valuation		37,876,178 89
Total debits.....		\$69,679,065 05

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year..	3,798	\$7,099,461 00
Number and amount of policies issued during the year.....	886	1,950,680 00
Totals.....	4,684	\$9,050,141 00
Deduct number and amount which ceased to be in force during the year,	282	632,301 00
Total number and amount of policies in force December 31 last	4,402	\$8,417,840 00
Amount of losses and claims unpaid December 31 of previous year	4	\$4,958 34
Amount of losses and claims during the year.....	43	88,758 52
Totals.....	47	\$93,716 86
Amount of losses and claims on policies paid during the year	44	87,649 45

Amount of premiums collected, or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses, \$280,422.11.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the state of Wisconsin. President, H. L. PALMER; Secretary, J. W. SKINNER. Incorporated March, 1857. Commenced business November 25, 1858. Home office, corner Broadway and Michigan streets, Milwaukee, Wis.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year.....	\$98,406,878 80	
Extended at		\$98,406,878 80

II.—INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums, \$19,255.....	\$2,238,173 31	
Renewal premiums, less interest included in deferred premiums, \$113,925.50.....	13,087,117 71	
Dividends applied by policy-holders to pay running premiums, renewals	1,006,490 08	
Dividends applied by policy-holders to purchase paid-up additions and annuities.....	266,236 94	
Surrender values applied to pay running premiums, first year premiums, \$1,898.30; renewals, \$707.80.....	2,606 10	
Consideration for annuities (other than matured instalment policies).....	33,906 53	
Total premium income.....		\$16,634,530 67
Rents from company's property, including \$35,300 for company's use of own building.....	\$271,917 31	
Interest on loans on mortgages of real estate.....	3,719,315 53	
Interest on loans made to policy-holders on this company's policies assigned as collateral.....	294,790 23	
Interest on premium notes, loans, or liens.....	36,076 66	
Interest on bonds and dividends on stocks (no stocks owned).....	901,430 00	
Interest on other debts due the company, and on deposits in banks.....	79,468 02	
Discount on claims paid in advance (no claims discounted but maturing endowments), \$5,489.85; interest on deferred premiums, \$133,180.50.....	138,670 35	
Total rents and interest.....		5,441,668 10
Profit on sales of real estate, \$27,528.13; on sale or maturity of securities, \$90,742.50.....		118,270 63
Commuted commissions refunded for renewals redeemed, \$28,823.81; adjustment of real-estate values, \$82,246.18; excess of premium notes restored over lapsed, \$1,857.23; collected account bad debt charged off, \$10.37.....		112,937 59
Total income during the year.....		22,307,406 99
Sum of both amounts.....		\$120,714,285 79

III.—DISBURSEMENTS DURING YEAR.

For death claims, \$3,753,799.66; additions, \$95,013.46	\$3,848,813 11	
Matured and discounted endowments, \$752,579; additions, \$22,037.....	774,616 00	
Instalment death claims.....	20,803 16	
Total net amount actually paid for losses and matured endowments.....		\$4,644,232 27
Paid to annuitants.....		5,731 79
Premium notes, voided by lapse, \$6,156.53; restored by revival, \$8,013.76.....		
Dividends paid policy-holders.....	\$576,287 75	
Dividends applied by policy-holders to pay running premiums.....	1,006,490 08	
Dividends applied by policy-holders to purchase paid-up additions and annuities.....	266,236 94	
Surrender values paid.....	\$784,494 64	
Surrender values applied to pay running premiums....	2,606 10	
Total paid policy-holders, \$7,286,079.57.....		787,100 74
Commissions to agents, new policies, \$956,296.48; renewal policies, \$1,045,692.93; on annuities, \$330.50.....		\$2,002,319 91
Commuting renewal commissions.....		2,670 62
Salaries and all other compensation: Officers, \$123,333.33; home-office employees, \$273,272.59.....		396,605 92
Medical examiners' fees, \$123,550.50; inspection of risks, \$18,701.92 ...		142,252 42
Taxes on new premiums and renewal premiums, \$178,610.04; reserves, \$10,309.62; municipal and state licenses, \$8,291.64; internal-revenue taxes, \$2,352.79		229,564 09

Taxes on real estate	\$86,578 37	
Insurance-department fees and agents' licenses	12,413 26	
Repairs and expenses (other than taxes) on real estate	22,261 32	
Rent	35,300 00	
Advertising, \$3,257; printing and stationery, \$43,971; postage, \$74,655.87	121,883 87	
Legal expenses, \$53,633.77; for furniture, etc., \$2,783.58	61,417 35	
Losses on sales of real estate	2,842 49	
Loan expenses, \$103,212.29; real-estate expenses, \$131,596.68; exchange, \$16,678.98; freight and express, \$9,179.71; expenses of trustees and executive committee, \$36,223.25; loss expenses, \$3,006; traveling expenses, \$7,153.02; adjustment of real-estate values, \$56,270.75; judgment for commissions on property sold, \$329.45; agency loss, \$260.22; expense insurance commissioners' examinations, \$2,332.20, ...	363,242 55	
Total miscellaneous expenses	\$3,479,352 17	
Total disbursements		\$10,765,431 74
Balance		\$109,948,854 05

IV.—LEDGER ASSETS.

Book value real estate, unincumbered	\$3,816,901 64	
Mortgage loans on real estate, first liens (free from any prior incumbrance, except as to taxes assessed but not due when loans were made and 87 loans where there were contested liens amounting to \$68,779.87, for which the company has full indemnity)	72,012,604 79	
Loans made to policy-holders on this company's policies assigned as collateral	6,003,357 00	
Premium notes on policies in force	320,316 55	
Book value bonds excluding interest	22,526,094 47	
Cash in company's office and bank	5,308,895 72	
Agents' debit balances	7,710 71	
Total	\$109,995,910 88	
Deduct agents' credit balances, \$13,672.53; all other, \$3,384.30	47,056 83	
Total net ledger assets		\$109,948,854 05

NON-LEDGER ASSETS.

Interest due (\$346,670.62) and accrued (\$832,044.46) on mortgages	\$1,178,715 08	
Interest due (\$38,810) and accrued (\$371,537.61) on bonds	410,347 61	
Interest due (\$141) and accrued (\$10,412.14) on premium notes, loans, or liens	10,553 14	
Interest due (\$25,963.85) and accrued (\$183,007.33) on other assets (policy loans)	208,971 18	
Rents due (\$1,507.16) and accrued (\$18,862.46) on company's property or lease	20,369 62	
Total		1,828,956 63
Market value (not including interest) of bonds over book value		1,673,302 01
Gross premiums not more than three months due after period of grace, unreported on policies outstanding December 31	New business. \$776,685 00	Renewals. \$409,040 00
Gross deferred premiums on policies outstanding December 31	192,550 00	1,139,255 00
Totals	\$969,235 00	\$1,548,295 00
Deduct cost of collection: 4 $\frac{1}{2}$ per cent. on "new"; 7 $\frac{1}{2}$ per cent. on "renewals"	401,263 29	113,025 53
Net amount of uncollected and deferred premiums	\$567,971 71	\$1,435,269 47
Gross assets		\$115,454,353 87

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances (not secured by bonds, \$3,934.06)	7,710 71
Total admitted assets	\$115,446,643 16

V.—NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the actuaries' table of mortality, with 4 per cent. interest	\$58,940,661 00	
Same for annuities (including those in reduction of premiums)	129,182 00	
Net reserve		\$89,069,843 00
Present value of amounts not yet due on matured instalment policies (face, \$284,276.52)		210,625 30
Matured endowments due and unpaid	\$38,174 00	
Death losses due and unpaid	65,283 80	
Death losses in process of adjustment or adjusted and not due	311,303 43	
Death losses which have been reported and no proofs received	133,270 00	
Death losses and other policy claims resisted by the company, not yet outlawed	26,500 00	
Due and unpaid on annuity claims, \$126.61; on instalment policies, \$100	226 61	
Net policy claims		574,757 84

Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums (estimated).....	\$143,298 00
Bills, accounts, commissions, medical fees, etc., due or accrued	74,516 50
Premiums paid in advance (estimated).....	6,000 00
Surplus accumulations held to meet tontine and semitontine policy contracts (approximate).....	19,005,174 00
Liabilities on policy-holders' account.....	\$109,084,214 64
Gross divisible surplus.....	6,362,428 52
Total.....	\$115,446,643 16

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year.....	\$22,490,442 84
Loading earned on premiums of insurance and annuity.....	3,633,836 93
Interest, rents, etc., earned (including changes in accrued and unpaid).....	\$5,466,428 69
Profit-and-loss items (including changes in market values, unadmitted assets, and special liabilities).....	291,523 47
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities).....	5,757,952 16
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not-taken policies considered in force at beginning of year), of which \$149,942 was from policies upon which three years' premiums had not been paid.....	4,442,075 00
Total credits.....	2,003,995 00
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, account-, etc.).....	\$3,076,260 82
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments).....	343,978 11
Interest required to maintain reserve.....	\$3,420,238 93
Death losses incurred, \$4,156,065.66; annuity payments incurred, \$5,691.82.....	3,364,172 00
Less reinsurances, reserves and compromises on losses, and reserves released by death of annuitants.....	\$4,161,757 48
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums, and change in liability for policies entitled to surrender value).....	1,398,191 00
Dividends to policy-holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....	2,763,566 48
Surplus at end of said year.....	1,551,855 11
Total debits.....	1,860,866 99
	25,367,602 52
	\$38,328,301 93

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year ..	3,935	\$7,192,605 00
Number and amount of policies issued during the year.....	659	1,275,117 00
Totals.....	4,594	\$8,467,722 00
Deduct number and amount which ceased to be in force during the year, including removal from the state.....	280	507,840 00
Total number and amount of policies in force December 31 last	4,314	\$7,959,882 00
Amount of losses and claims unpaid December 31 of previous year.....	8	\$21,947 00
Amount of losses and claims during the year increased in adjustment ..	24	44,763 00
Totals.....	32	\$66,710 00
Amount of losses and claims on policies settled during the year, in cash: Number, 25; amount, \$64,563.		
Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$312,107.81; notes or credits, \$862.87; total, \$312,970.68.		

VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole-life policies.		Endowment policies.		All other policies.		Return premiums and reversionary additions.	Total numbers and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
At end of previous year	134,230	\$310,310,124	40,706	\$89,710,618	3,526	\$13,060,628	(b)	178,462	\$413,081,370
New policies issued	16,952	41,510,788	10,717	26,026,698	1,873	5,545,490	.....	29,542	73,082,976
Old policies revived	270	606,766	150	190,058	37	136,500	.....	457	932,354
Old changed and increased	85	.....	117	.....	.....	.....	.....	202	.....
Addition by dividends .....	.....	264,681	.....	161,171	.....	1,816,007	.....	.....	2,241,859
Totals	151,537	\$352,691,359	51,660	\$116,098,545	5,436	\$20,558,625	.....	208,663	\$489,338,529
Deduct:									
By death (a)	1,345	\$3,408,881	254	\$620,540	16	\$119,884	.....	1,615	\$4,149,305
By maturity .....	.....	.....	385	778,987	.....	.....	.....	385	778,987
By expiry .....	.....	.....	.....	.....	113	2,175,492	.....	113	2,175,492
By surrender	1,895	3,022,536	563	964,189	8	25,000	.....	2,466	4,011,725
By lapse	3,092	5,332,292	1,161	1,830,809	725	2,158,915	.....	4,978	9,322,016
By change and decrease .....	.....	2,616,669	.....	393,371	67	196,862	.....	67	3,206,902
By not being taken	1,755	4,630,796	1,064	2,808,402	168	542,166	.....	3,017	7,981,364
Total terminated	8,067	\$19,011,174	3,457	\$7,366,298	1,097	\$5,218,319	.....	12,641	\$31,625,791
Outstanding, end of year	143,450	\$333,680,185	48,233	\$108,692,247	4,339	\$15,340,306	.....	196,022	\$457,712,738
Policies reinsured .....	.....	.....	.....	.....	.....	.....	.....	.....	.....

(a) Face value corresponding to the present value entered in item "By death," above, \$131,538.

(b) No separate account.

The annuities in force December 31 last ensuing were in number 108, representing in annual payments \$18,113.

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the state of California. President, GEO. A. MOORE; Secretary, J. N. PATTON. Incorporated December 28, 1867. Commenced business January, 1868. Home office, 508 Montgomery street, San Francisco, Cal.

I.—CAPITAL STOCK.

Amount of capital paid up in cash	\$200,000 00	
Amount of net ledger assets December 31 of previous year.....	\$2,999,874 10	
Extended at		\$2,999,874 10

II.—INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums, \$1,551.64, and \$1,436.87 for first year's reinsurance	\$354,643 98	
Renewal premiums, less interest included in deferred premiums, \$4,828.76, and \$5,096.38 for renewal reinsurance	377,039 98	
Dividends applied by policy-holders to pay running premiums, renewals	32,103 75	
Dividends applied by policy-holders to purchase paid-up additions and annuities	27,846 52	
Surrender values applied to pay running premiums, renewals	4,146 12	
Surrender values applied to purchase paid-up insurance and annuities	66,758 69	
Total premium income		\$862,539 04
Rents from company's property, including \$10,500 for company's use of own building	\$44,317 69	
Interest on loans on mortgages of real estate	48,594 86	
Interest on collateral loans, including premium notes, loans, or liens	12,426 48	
Interest on bonds and dividends on stocks	46,922 17	
Interest on other debts due the company, and on deposits in banks	11,553 10	
Discount on claims paid in advance, \$605.22; interest on deferred premiums, \$6,350.40	6,985 62	
Total rents and interest		170,799 92
Profit on sale or maturity of securities		8,014 79
Total income, accident department, net premiums		261,677 91
Total income during the year		1,303,031 66
Sum of both amounts		\$4,302,905 76

III.—DISBURSEMENTS DURING YEAR.

For death claims, \$229,877.39; additions, \$4,819	\$234,696 39	
Matured endowments, \$56,958.80; additions, \$3,348	60,306 80	
Total net amount actually paid for losses and matured endowments		\$295,003 19
Paid to annuitants		4,602 00
Dividends paid policy-holders		4,956 85
Dividends applied by policy-holders to pay running premiums		32,103 75
Dividends applied by policy-holders to purchase paid-up additions and annuities		27,846 52
Surrender values paid		10,573 22
Surrender values applied to pay running premiums		4,146 12
Surrender values applied to purchase paid-up insurance and annuities		66,758 69
Total paid policy-holders	\$445,990 34	
Paid stockholders for interest or dividends (amount declared during the year)		\$11,600 00
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$141,051.47; renewal policies, \$73,258.44 ..		214,309 91
Salaries and allowances for agencies, including managers, agents, and clerks		71,596 99
Salary and all other compensation of officers, \$12,950; home-office employees, \$24,608.71		37,558 71
Medical examiners' fees		22,989 80
Taxes on new premiums, \$1,348.17; renewal premiums, \$2,766.77; on franchise, \$18.06; municipal licenses, \$15		4,148 00
Taxes on real estate, \$11,392.79; revenue taxes, \$2,622.80		14,015 59
Insurance-department fees and agents' licenses		3,361 34
Repairs and expenses (other than taxes) on real estate		18,864 05
Rent (including \$7,500 for company's use of own buildings)		10,543 08

Advertising, \$2,865.85; printing and stationery, \$6,837.78; postage, \$2,838.42	\$12,542 05	
Legal expenses	4,396 75	
General expense	8,299 54	
Total disbursements of accident department	277,376 22	
Total miscellaneous expenses	\$434,225 81	
Total disbursements		\$1,157,592 37
Balance		\$3,145,313 39

IV.—LEDGER ASSETS.

Book value real estate, unincumbered	\$1,121,774 71	
Mortgage loans on real estate, first liens	684,697 80	
Loans secured by pledge of bonds, stocks, or other collateral	147,800 00	
Loans made to policy-holders on this company's policies assigned as collateral	120,568 44	
Premium notes on policies in force	40,685 93	
Book value bonds, excluding interest, \$768,389.94; stocks, \$84,855	853,244 94	
Cash in company's office	13,723 93	
Deposited in bank	131,314 14	
Bills receivable, \$563.60; agents' debit balances, \$24,171.41	24,740 01	
Furniture and fixtures	13,590 40	
Total	\$3,152,140 80	
Deduct agents' credit balances	6,826 51	
Total net ledger assets		\$3,145,313 39

NON-LEDGER ASSETS.

Interest due (\$6,274.20) and accrued (\$8,542.75) on mortgages	\$14,816 95	
Interest accrued on bonds and stocks	13,743 35	
Interest accrued on collateral loans	862 00	
Interest accrued on premium notes, loans, or liens	2,013 75	
Interest due (\$1,419.25) and accrued (\$10,880.78) on other assets	12,300 03	
Rents accrued on company's property or lease	2,612 40	
Total		46,348 48
Market value (not including interest) of bonds and stocks over book value		48,624 72
Gross premiums not more than three months due after period of grace, unreported on policies outstanding December 31	\$39,928 10	Renewals, \$35,345 33
Gross deferred premiums on policies outstanding December 31	19,647 85	32,057 04
Totals	\$59,575 95	\$67,402 37
Deduct cost of collection: 20 per cent. on "new"; 20 per cent. on "renewals"	11,915 19	13,480 47
Net amount of uncollected and deferred premiums	\$47,660 76	\$53,921 90
Net amount of uncollected accident premiums	65,921 37	
Due from other companies for losses or claims on reinsured policies		15,000 00
Printed supplies		6,000 00
Gross assets		\$3,428,790 62

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, safes, etc.	\$19,590 40	
Agents' debit balances, not secured by bonds	6,667 32	
Bills receivable, unsecured	568 60	
Total not admitted		26,826 32
Total admitted assets		\$3,401,964 30

V.—NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the actuaries' table of mortality, with 4 per cent. interest	\$2,908,361 00	
Same for reversionary additions	95,600 00	
Same for annuities (including those in reduction of premiums)	13,269 00	
Total	\$3,017,230 00	
Deduct net value of risks of this company reinsured in other solvent companies	30,569 00	
Net reserve		\$2,986,661 00
Death losses which have been reported and no proofs received	\$9,863 00	
Death losses and other policy claims resisted by the company, not yet outlawed	5,000 00	
Net policy claims		14,863 00
Total liabilities of accident department		115,874 00
Liabilities on policy-holders' account		\$3,117,398 00
Gross divisible surplus	\$84,566 30	
Capital stock paid up	200,000 00	
		284,566 30
Total		\$3,401,964 30

VI.—EXHIBIT OF POLICIES—ORDINARY.

CLASSIFICATION.	Whole-life policies.		Endowment policies.		All other policies.		Return premiums and reversionary additions.	Total numbers and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
At end of previous year.....	6,581	\$14,077,356 00	786	\$1,449,596 00	402	\$941,800 00	\$169,800 00	7,769	\$16,638,552 00
New policies issued.....	2,475	4,597,417 00	296	504,498 00	84	129,500 00	.....	2,855	5,231,415 00
Old policies revived.....	34	110,500 00	10	20,000 00	2	6,000 00	.....	46	136,500 00
Additions by dividends.....	.....	.....	.....	.....	.....	.....	44,662 00	.....	44,662 00
Totals.....	9,090	\$18,785,273 00	1,092	\$1,974,094 00	488	\$1,077,300 00	\$214,462 00	10,670	\$22,051,129 00
Deduct:									
By death.....	70	\$170,307 00	7	\$12,850 00	4	\$17,000 00	\$4,819 00	81	\$204,926 00
By maturity.....	.....	.....	17	37,500 00	.....	.....	3,348 50	17	40,848 00
By expiry.....	.....	.....	.....	.....	1	1,000 00	.....	1	1,000 00
By surrender.....	178	492,380 00	23	42,555 00	16	39,000 00	4,995 00	217	578,980 00
By lapse.....	704	1,475,000 00	60	90,750 00	78	167,000 00	.....	842	1,732,750 00
By change and decrease.....	.....	39,000 00	.....	14,250 00	.....	13,198 00	.....	.....	66,448 00
By not being taken.....	345	706,473 00	77	174,000 00	14	23,000 00	.....	436	903,473 00
Total terminated.....	1,297	\$2,883,160 00	184	\$371,855 00	113	\$260,198 00	\$13,162 00	1,594	\$3,528,375 00
Outstanding, end of year (b).....	7,793	\$15,902,113 00	908	\$1,602,239 00	375	\$817,102 00	\$201,300 00	9,076	\$18,522,754 00
Policies reinsured.....	.....	.....	.....	.....	.....	.....	.....	26	\$205,500 00
INDUSTRIAL BUSINESS.									
At end of previous year.....	14,687	\$3,258,340 00	5,859	\$731,843 00	.....	.....	.....	20,546	\$3,990,192 00
New policies issued.....	44,380	9,349,784 00	8,366	983,134 00	.....	.....	.....	52,738	10,382,918 00
Old policies revived.....	278	60,243 00	114	14,020 00	.....	.....	.....	392	74,263 00
Totals.....	59,345	\$12,668,376 00	14,329	\$1,728,997 00	.....	.....	.....	73,674	\$14,397,373 00
Deduct:									
By death.....	214	\$39,981 00	41	5,501 00	.....	.....	.....	255	\$45,482 00
By lapse.....	26,770	5,919,585 00	6,935	854,538 00	.....	.....	.....	33,705	6,774,123 00
Total terminated.....	26,894	\$5,959,566 00	6,976	\$860,039 00	.....	.....	.....	33,960	\$6,819,605 00
Net members and amounts in force at end of year.....	32,361	\$6,708,810 00	7,353	\$898,958 00	.....	.....	.....	39,714	\$7,577,768 00

INDUSTRIAL BUSINESS.

At end of previous year.....	14,687	\$3,258,349 00	5,859	\$731,843 00			20,546	\$3,990,192 00
New policies issued.....	44,880	9,348,784 00	8,356	983,134 00			52,738	10,332,918 00
Old policies revived.....	278	60,243 00	114	14,020 00			392	74,263 00
Totals.....	59,345	\$12,668,376 00	14,329	\$1,728,997 00			73,674	\$14,397,373 00
Deduct:								
By death.....	214	\$39,981 00	41	5,501 00			255	\$45,482 00
By lapse.....	26,770	5,919,855 00	6,835	854,638 00			33,705	6,774,123 00
Total terminated.....	26,984	\$5,959,836 00	6,976	\$860,039 00			33,960	\$6,819,605 00
Net members and amounts in force at end of year.....	32,361	\$6,708,810 00	7,353	\$868,958 00			39,714	\$7,577,768 00

(b) Paid-up insurance included in the final total (including return premium and reversionary additions): Number of policies, 1,445; amount, \$1,334,402. The annuities in force December 31 last ensuing were in number 7, representing in annual payments \$4,602.

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$268,322 66
Loading earned on premiums of insurance and annuity.....		167,039 02
Interest, rents, etc., earned (including changes in accrued and unpaid).....	\$176,212 57	
Profit-and-loss items (including changes in market value, unadmitted assets, and special liabilities..).....	20,017 35	
		196,229 92
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities).....		190,547 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not-taken policies considered in force at beginning of year),		133,311 00
Total credits.....		\$955,449 60
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$199,228 68	
Net shortage, accident and industrial departments.....	34,523 62	
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments).....	33,897 59	
		\$267,649 89
Interest required to maintain reserve.....		115,147 54
Death losses incurred, \$192,933; annuity payments incurred, \$1,602... \$197,535 00		
Less reinsurances, reserves and compromises on losses, and reserves released by death of annuitants.....	67,637 00	
		129,898 00
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums, and change in liability for policies entitled to surrender value).....		81,478 03
Dividends to policy-holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....	\$64,907 12	
Dividends to stockholders (including change in liability for dividends due and unpaid).....	11,600 00	
		76,507 12
Surplus at end of said year.....		284,566 30
Total debits.....		\$955,246 88
Error balance.....		202 72
		\$955,449 60

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year..	54	\$93,279 00
Number and amount of policies issued during the year.....	4	3,818 00
Totals.....	58	\$97,097 00
Deduct number and amount which ceased to be in force during the year,	8	24,000 00
Total number and amount of policies in force December 31 last.....	50	\$73,097 00

Amount of premiums collected or secured during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$2,177.03.

PENN MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the state of Pennsylvania. President, HARRY F. WEST; Secretary and Treasurer, HENRY C. BROWN. Incorporated February 24, 1847. Commenced business May 25, 1847. Home office, 921-925 Chestnut street, Philadelphia, Pa.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year	\$30,929,473 56	
Decrease of capital during 1898, being deduction to bring assets to market value	112,220 04	
Extended at		\$30,817,253 52

II.—INCOME DURING YEAR.

First year's premiums	\$989,148 92	
Renewal premiums, less \$1,917.45 for renewal reinsurance	4,511,284 23	
Dividends applied by policy-holders to pay running premiums and accumulated first-year premium	717,983 20	
Dividends applied by policy-holders to purchase paid-up additions and annuities	151,992 85	
Surrender values applied to pay running premiums, first-year premiums, \$2,383.11; renewals, \$56,996.08	59,379 19	
Surrender values applied to purchase paid-up insurance and annuities	139,145 00	
Consideration for annuities (other than matured installment policies)	86,409 24	
Total premium income		\$6,655,342 63
Rents from company's property	\$131,298 45	
Interest on loans on mortgages of real estate	680,852 98	
Interest on collateral loans, including premium notes, loans, or liens	333,741 47	
Interest on bonds and dividends on stocks	456,994 44	
Interest on other debts due the company, and on deposits in banks	15,320 92	
Total rents and interest		1,618,208 26
Profit on sales of real estate, \$9,493.70; on sale or maturity of securities, \$78,267.46		87,761 16
Suspended bank dividends, \$561.06; agents' balances recovered, \$2,000; bonuses on mortgages, \$7,182.31; collateral loan recovered, \$249.09		9,992 46
Total income during the year		8,371,304 51
Sum of both amounts		\$39,188,558 03

III.—DISBURSEMENTS DURING YEAR.

For death claims, \$1,556,354.85; additions, \$10,844	\$1,567,198 85	
Matured endowments, \$398,149; additions, \$13,865	412,014 00	
Instalment death claims, \$24,679.81; additions, \$649	25,328 81	
Total	\$2,004,541 66	
Deduct amount received from other companies for claims on policies of this company reinsured	10,000 00	
Total net amount actually paid for losses and matured endowments		\$1,994,541 66
Paid to annuitants	33,759 97	
Premium notes voided by lapse	38,451 69	
Dividends applied by policy-holders to pay running premiums, and accumulated	717,983 20	
Dividends applied by policy-holders to purchase paid-up additions and annuities	151,992 85	
Surrender values paid	499,377 87	
Surrender values applied to pay running premiums	59,379 19	
Surrender values applied to purchase paid-up insurance and annuities	139,145 00	
Total paid policy-holders	\$3,639,631 43	
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$500,611.54; renewal policies, \$300,958.91; on annuities, \$3,824.81		\$805,395 26
Salaries and allowances for agencies, including managers, agents, and clerks	90,978 84	
Salary and all other compensation of president, vice-president, secretary, other officers, and home-office employees	148,220 27	
Medical examiners' fees and inspection of risks	71,671 40	
Taxes on new and renewal premiums	77,969 06	
Taxes on reserves, \$7,914.02; municipal licenses, \$5,444.78	13,358 80	
Taxes on real estate, \$50,288.70; on other investments, \$77,143.17	127,431 87	

Insurance-department fees and agents' licenses, \$9,176.78; revenue stamps, \$15,680.66	\$24,857 44	
Repairs and expenses (other than taxes) on real estate.....	17,869 17	
Rent.....	40,281 44	
Advertising, \$22,288.18; printing and stationery, \$13,370.26.....	35,658 44	
Legal expenses, \$8,903.24; for furniture, etc., \$4,652.43.....	13,555 67	
Home-office expenses and postage, \$43,572.24; fire and other insurance, \$11,677.83; maintenance of properties, \$40,926.33.....	96,176 40	
Total miscellaneous expenses.....	\$1,563,424 06	
Total disbursements.....		\$5,203,055 49
Balance.....		\$33,985,502 54

IV.—LEDGER ASSETS.

Book value real estate.....	\$2,775,370 31	
Mortgage loans on real estate.....	13,157,321 87	
Loans secured by pledge of bonds, stocks, or other collateral.....	2,509,113 92	
Loans made to policy-holders on this company's policies assigned as collateral.....	2,513,657 00	
Premium notes on policies in force, of which \$9,425 is for first year's premiums.....	996,974 39	
Book value bonds excluding interest.....	11,274,854 40	
Cash in company's office.....	1,718 21	
Deposited in bank.....	514,100 00	
Furniture.....	10,000 00	
Bill receivable, \$131,180.27; agents' debit balances, \$4,096.51.....	135,276 78	
Temporary obligations for premiums, mainly secured by reserves on policies.....	103,021 32	
Total.....	\$33,991,408 20	
Deduct agents' credit balances.....	5,905 66	
Total net ledger assets.....		\$33,985,502 54

NON-LEDGER ASSETS.

Interest due (\$34,564.41) and accrued (\$206,431) on mortgages.....	\$290,995 41	
Interest due (\$1,510.90) and accrued (\$4,598.04) on collateral loans.....	6,108 94	
Interest due and accrued on other assets.....	3,000 00	
Rents due (\$5,861.89) and accrued (\$3,721.98) on company's property or lease.....	9,583 87	
Total.....		309,688 22
Market value (not including interest) of bonds and stocks over book value.....		487,982 54
Gross premiums not more than three months due after period of grace, unreported on policies outstanding December 31.....	<i>New business.</i> \$167,899 79	<i>Renewals.</i> \$255,881 15
Gross deferred premiums on policies outstanding December 31.....	96,296 37	434,026 22
Totals.....	\$264,196 16	\$689,907 37
Deduct cost of collection: 5½ per cent. on "new"; 5½ per cent. on "renewals".....	133,419 06	38,634 81
Net amount of uncollected and deferred premiums... \$130,777 10	\$651,272 56	782,049 66
Gross assets.....		\$35,565,222 96

V.—NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the actuaries' table of mortality, with 4 per cent. interest....	\$29,445,052 00	
Same for reversionary additions.....	738,344 00	
Same for annuities (including those in reduction of premiums).....	331,928 00	
Total.....	\$30,515,324 00	
Deduct net value of risks of this company reinsured in other solvent companies.....	48,886 00	
Net reserve.....		\$30,466,438 00
Present value of amounts not yet due on matured instalment policies (face, \$279,603).....		214,538 00
Trust deposits.....		21,229 00
Death losses in process of adjustment and not due.....		142,941 87
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....		64,689 62
Premiums paid in advance.....		24,117 25
Scrip outstanding.....		8,580 00
Liabilities on policy-holders' account.....		\$30,942,533 74
Gross divisible surplus.....		4,622,689 22
Total.....		\$35,565,222 96

VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole-life policies.		Endowment policies.		All other policies.		Return premiums and reversionary additions.	Total numbers and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
At end of previous year.....	38,343	\$96,546,657	17,421	\$38,822,814	3,647	\$11,036,213	\$1,567,833	59,411	\$147,973,567
New policies issued.....	7,952	20,315,859	2,972	7,061,208	1,997	6,503,310	913,919	12,921	34,794,296
Old policies revived.....	344	596,955	202	238,119	595	1,536,901	692	1,141	2,382,667
Old changed and increased.....	33	169,123	6	33,812	6	5,480	.....	45	208,418
Totals.....	46,672	\$117,628,597	20,601	\$46,155,953	6,245	\$19,071,901	\$2,482,494	73,518	\$185,338,948
Deduct:									
By death (a).....	485	\$1,278,175	141	\$351,716	21	\$50,000	\$12,268	617	\$1,682,159
By maturity.....	.....	.....	175	409,028	.....	.....	13,893	175	422,921
By expiry.....	1	4,000	.....	.....	342	899,408	.....	343	993,408
By surrender.....	622	1,538,960	406	763,175	300	796,900	25,810	1,328	3,124,845
By lapse.....	1,916	4,072,268	518	989,888	483	1,615,863	6,406	2,919	6,634,435
By change and decrease.....	19	296,704	25	235,661	24	138,485	3,619	68	684,459
By not being taken.....	1,358	3,865,467	642	1,600,140	240	776,812	.....	2,240	6,242,419
Total terminated.....	4,403	\$11,055,574	1,907	\$4,359,608	1,410	\$4,337,468	\$61,996	7,720	\$19,814,646
Outstanding, end of year (b).....	42,269	\$106,573,023	18,694	\$41,796,345	4,835	\$14,734,436	\$2,420,498	65,798	\$165,524,302
Policies reinsured.....	.....	.....	.....	.....	.....	.....	.....	20	94,160
Net.....	.....	.....	.....	.....	.....	.....	.....	65,778	\$165,430,142

(a) Face value corresponding to the present value entered in item "By death" above, \$1,722,277.

(b) Paid-up insurance included in the final total (including return premium and reversionary additions): No. of policies, 5,512; amount, \$4,763,676.

The annuities in force December 31 last ensuing were in number 173, representing in annual payments \$73,133.78.

Total number and amount of trust deposits in force December 31, 1898: Number, 6; amount, \$30,000.

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year, company's figures.....		\$3,944,876 60
Loading earned on premiums of insurance and annuity, estimated.....		1,440,254 63
Interest, rents, etc., earned (including changes in accrued and unpaid).....	\$1,599,110 87	
Profit-and-loss items (including changes in market values, unadmitted assets, and special liabilities).....	287,516 99	
		1,886,627 86
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities), estimated.....		2,429,076 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not-taken policies considered in force at beginning of year), of which \$80,132 was from policies upon which three years' premiums had not been paid.....		899,527 00
Total credits.....		\$10,540,362 09
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$1,347,321 99	
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments).....	216,102 07	
		\$1,563,424 06
Interest required to maintain reserve, estimated.....		1,271,530 00
Death losses incurred, \$1,627,623.71; annuity payments incurred, \$38,759.97.....	\$1,666,383 68	
Less reinsurances, reserves and compromises on losses, and reserves released by death of annuitants.....	73,951 86	
		1,592,431 82
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums and change in liability for policies entitled to surrender value), of which \$29,129.14 was for policies upon which three years' premiums had not been paid.....		736,353 75
Dividends to policy-holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....		878,548 24
Surplus at end of said year, company's figures.....		4,498,074 22
Total debits.....		\$10,540,362 09

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year..	186	\$498,000 00
Number and amount of policies issued during the year.....	45	156,500 00
Totals.....	231	\$654,500 00
Deduct number and amount which ceased to be in force during the year,	38	110,000 00
Total number and amount of policies in force December 31 last.....	193	\$544,500 00
Total amount of losses and claims on policies during the year.....	2	\$30,000 00

Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$18,963.61; notes or credits, \$1,723.64; total, \$20,687.25.

PHENIX MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the state of Connecticut. President, JONATHAN B. BUNCE; Secretary, CHARLES H. LAWRENCE. Incorporated May, 1851. Commenced business May, 1851. Home office, 49 Pearl street, Hartford, Conn.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year.....	\$10,682,913 71	
Extended at.....		\$10,682,913 71

II.—INCOME DURING YEAR.

First year's premiums, less \$3,435.72 for first year's reinsurance.....	\$360,951 50	
Renewal premiums, less \$3,495.83 for renewal reinsurance.....	1,205,418 53	
Dividends applied by policy-holders to pay running premiums, renewals.....	155,126 89	
Dividends applied by policy-holders to purchase paid-up additions and annuities.....	38,049 68	
Surrender values applied to pay running premiums, first-year premiums, \$4,271.36; renewals, \$4,936.65....	9,208 01	
Surrender values applied to purchase paid-up insurance and annuities.....	139,574 00	
Consideration for annuities (other than matured instalment policies).....	11,856 90	
Total premium income.....		\$1,920,185 51
Rents from company's property, including \$7,000 for company's use of own buildings.....	\$40,058 96	
Interest on loans on mortgages of real estate.....	354,837 81	
Interest on collateral loans, including policy loans, premium notes, loans, or liens.....	47,385 34	
Interest on bonds and dividends on stocks.....	159,554 44	
Interest on other debts due the company, and on deposits in banks.....	10,261 99	
Discount on claims paid in advance.....	589 54	
Total rents and interest.....		612,688 08
Profit on sales of real estate, \$16,315.29; on sale or maturity of securities, \$3,595.....		19,910 29
Guarantee of mortgage loans, \$1,840.28; sundry old accounts, \$158.19.....		1,998 47
Total income during the year.....		2,554,782 35
Sum of both amounts.....		\$13,237,696 06

III.—DISBURSEMENTS DURING YEAR.

For death claims, \$717,105.97; additions, \$5,938.....	\$723,043 97	
Matured endowments, \$69,952; additions, \$3,357.50.....	73,309 50	
Instalment death claims.....	1,000 00	
Total.....	\$797,353 47	
Deduct amount received from other companies for claims on policies of this company reinsured.....	4,677 00	
Total net amount actually paid for losses and matured endowments.....		\$792,676 47
Paid to annuitants.....		2,879 97
Premium notes voided by lapse.....		33 30
Dividends paid policy-holders, less \$74.74, received for dividends on reinsurance.....		3,023 67
Dividends applied by policy-holders to pay running premiums.....		155,126 89
Dividends applied by policy-holders to purchase paid-up additions and annuities.....		38,049 68
Surrender values paid, less \$2,288 received on surrendered reinsurance.....		179,510 57
Surrender values applied to pay running premiums.....		9,208 01
Surrender values applied to purchase paid-up insurance and annuities.....		139,574 00
Total paid policy-holders.....		\$1,320,082 56
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$212,376.88; renewal policies, \$80,457.25; on annuities, \$532.10.....		\$293,366 23
Commuted renewal commissions.....		5,223 42
Salaries and allowances for agencies, including managers, agents, and clerks.....		61,458 84
Salary and all other compensation of executive officers, \$28,000; home-office employees, \$40,445.65.....		68,445 65
Medical examiners' fees, \$38,376.72; inspection of risks, \$3,940.39.....		42,317 11

Taxes on new premiums, \$3,352.74; renewal premiums, \$11,327.14; on franchise, \$25,603.75; on reserves, \$1,010.87; municipal licenses, \$2,669.40; U. S. internal revenue, \$4,512.21.....	\$48,476 11	
Taxes on real estate	20,415 66	
Insurance-department fees and agents' licenses.....	4,242 01	
Repairs and expenses (other than taxes) on real estate.....	16,077 79	
Rent (including \$7,000 for company's use of own buildings).....	23,850 12	
Advertising, \$14,919.73; printing and stationery, \$16,203.29; postage, \$10,279.31.....	41,402 36	
Legal expenses, \$2,665.27; for furniture, etc., \$1,518.48.....	4,183 75	
Losses on sale or maturity of securities.....	194 59	
Exchange, \$1,074.52; sundry expenses, \$16,449.52.....	17,524 04	
Profit-and-loss account: Real estate charged off, \$10,000; agents' balances, \$611.70; foreclosure expenses, \$2,251.96.....	12,863 66	
Total miscellaneous expenses.....	\$660,041 34	
Total disbursements.....		\$1,980,123 90
Balance.....		\$11,257,572 16

IV.—LEDGER ASSETS.

Book value real estate, unincumbered.....	\$1,102,365 90	
Mortgage loans on real estate, first liens.....	5,447,686 41	
Loans secured by pledge of bonds, stocks, or other collateral.....	6,600 00	
Loans made to policy-holders on this company's policies assigned as collateral.....	399,967 00	
Premium notes on policies in force, of which \$1,927 is for first year's premiums.....	368,212 74	
Book value bonds, excluding interest, \$3,123,980.45; stocks, \$295,683.....	3,419,663 45	
Cash in company's office.....	478 58	
Deposited in bank.....	512,598 08	
Total net ledger assets.....		\$11,257,572 16

NON-LEDGER ASSETS.

Interest due (\$40,423.88) and accrued (\$91,237) on mortgages.....	\$131,660 88	
Interest due and accrued on premium notes, loans, or liens.....	4,253 44	
Total.....		135,914 32
Market value (not including interest) of bonds and stocks over book value.....		77,895 07
Gross premiums not more than three* months due after period of grace, unreported on policies outstanding December 31.....	New business. \$52,619 64	Renewal. \$57,616 33
Gross deferred premiums on policies outstanding December 31.....	30,273 77	105,789 68
Totals.....	\$82,893 41	\$163,406 01
Deduct cost of collection: 57 per cent. on "new"; 6 per cent. on "renewals".....	47,249 24	9,804 36
Net amount of uncollected and deferred premiums.....	\$35,644 17	\$153,601 65
Total admitted assets.....		\$11,660,627 37

V.—NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the actuaries' table of mortality, with 4 per cent. interest.....	\$10,563,645 00	
Same for reversionary additions.....	203,641 00	
Same for annuities (including those in reduction of premiums).....	22,822 00	
Total.....	\$10,790,078 00	
Deduct net value of risks of this company reinsured in other solvent companies.....	21,303 00	
Net reserve.....		\$10,768,775 00
Present value of amounts not yet due on matured instalment policies.....		6,874 00
Special policy reserve.....		167,045 00
Death losses in process of adjustment or adjusted and not due.....	\$22,598 00	
Death losses which have been reported and no proofs received.....	9,219 00	
Net policy claims.....		31,817 00
Premiums paid in advance.....		8,131 00
Special liability.....		10,000 00
Liabilities on policy-holders' account.....		\$10,992,642 00
Gross divisible surplus.....		667,985 37
Total.....		\$11,660,627 37

* Premiums more than three months past due: New, \$6,560.10; renewal, \$2,432.41. The reserve on these policies is included in liabilities.

VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole-life policies.		Endowment policies.		All other policies.		Return premiums and reversionary additions.	Total numbers and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
At end of previous year.....	17,238	\$29,720,857 00	9,910	\$14,240,251 00	1,121	\$1,749,600 00	\$310,361 00	28,269	\$46,021,069 00
New policies issued.....	4,700	8,332,007 00	2,144	3,492,274 00	913	1,172,000 00	72,434 00	7,757	13,068,715 00
Old policies increased and revived.....	17	67,000 00	8	18,000 00	2	1,400 00	984 50	27	87,384 50
Old changed.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Transferred.....	37	90,000 00	13	15,500 00	.....	.....	.....	50	105,500 00
Totals.....	21,992	\$38,209,864 00	12,075	\$17,766,025 00	2,036	\$2,923,000 00	\$383,779 50	36,103	\$59,282,688 50
Deduct:									
By death.....	372	\$581,145 00	88	\$131,839 00	6	\$10,000 00	\$5,938 00	466	\$728,922 00
By maturity.....	.....	.....	66	70,452 00	.....	.....	2,857 50	66	73,309 50
By expiry.....	.....	.....	.....	.....	37	86,100 00	.....	37	86,000 00
By surrender and decrease.....	184	566,005 00	276	451,933 00	15	28,500 00	20,609 00	485	1,067,047 00
By lapse.....	1,134	2,115,962 00	457	630,300 00	202	248,200 00	3,080 00	1,793	2,997,482 00
By change to paid up.....	90	280,307 00	55	113,000 00	8	25,500 00	1,157 00	153	419,964 00
By not being taken.....	939	1,742,450 00	504	858,312 00	18	32,900 00	.....	1,461	2,633,662 00
Transferred.....	.....	.....	.....	.....	50	105,500 00	.....	50	105,500 00
Total terminated.....	2,729	\$5,285,809 00	1,446	\$2,255,836 00	336	\$536,600 00	\$33,641 50	4,511	\$8,111,886 50
Outstanding, end of year.....	19,263	\$32,924,055 00	10,629	\$15,510,189 00	1,700	\$2,386,400 00	\$350,138 00	31,592	\$51,170,782 00
Policies reinsured.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

The annuities in force December 31 last ensuing were in number 23, representing in annual payments \$3,577.38.

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year		\$623,875 00
Loading earned on premiums of insurance and annuity		366,109 00
Interest, rents, etc., earned (including changes in accrued and unpaid)	\$601,420 00	
Profit-and-loss items (including changes in market values, unadmitted assets, and special liabilities)	59,742 00	
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities)		661,162 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not-taken policies considered in force at beginning of year), of which \$52,705 was from policies upon which three years' premiums had not been paid		598,973 00
Total credits		<u>\$2,676,457 00</u>
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.)	\$598,490 00	
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments)	48,493 00	
Interest required to maintain reserve		\$646,983 00
Death losses incurred, \$735,440; annuity payments incurred, \$2,880 ..	\$738,320 00	429,025 00
Less reinsurance, reserves and compromises on losses, and reserves released by death of annuitants	326,868 00	
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums, and change in liability for policies entitled to surrender value)		411,452 00
Dividends to policy-holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid)		324,737 00
Surplus at end of said year		196,275 00
Total debits		<u>667,985 00</u>
		<u>\$2,676,457 00</u>

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year ..	434	\$743,233 00
Number and amount of policies issued during the year	167	327,936 00
Totals	601	<u>\$1,071,169 00</u>
Deduct number and amount which ceased to be in force during the year,	64	102,000 00
Total number and amount of policies in force December 31 last	537	<u>\$969,169 00</u>
Amount of losses and claims unpaid December 31 of previous year	1	\$1,000 00
Amount of losses and claims incurred during the year	5	10,185 00
Totals	6	<u>\$11,185 00</u>

Amount of losses and claims on policies settled during the year, in cash, \$10,185.

Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses: Cash, \$32,244.86; dividends, \$1,932.54; total, \$34,177.40.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

Organized under the laws of the state of New York. President, E. W. SCOTT; Secretary, WM. E. STEVENS. Incorporated February 25, 1875. Commenced business August 10, 1875. Home office, 346 Broadway, New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for	\$100,000 00
Amount of capital paid up in cash.....	100,000 00
Amount of net ledger assets December 31 of previous year.....	\$1,989,530 53
Extended at.....	1,989,530 53

II.—INCOME DURING YEAR.

First year's premiums, less \$4,258.30 for first year's reinsurance.....	\$658,904 71
Renewal premiums, less \$3,470.22 for renewal reinsurance.....	1,773,137 26
Dividends applied by policy-holders to pay running premiums, renewals.....	171,458 00
Surrender values applied to purchase paid-up insurance and annuities.....	8,577 77
Total premium income.....	\$2,612,077 74
Rents from company's property.....	\$23,559 77
Interest on loans on mortgages of real estate.....	16,185 61
Interest on collateral loans, including premium notes, loans, or liens.....	5,780 28
Interest on bonds and dividends on stocks.....	37,609 50
Interest on other debts due the company, and on deposits in banks.....	15,341 30
Interest on overdue premiums.....	1,055 12
Total rents and interest.....	99,531 58
Profit on sale or maturity of securities.....	1,286 92
Waco, Tex., real estate.....	25,000 00
Total income during the year.....	2,737,906 24
Sum of both amounts	\$1,727,436 77

III.—DISBURSEMENTS DURING YEAR.

For death claims.....	\$1,200,099 70
Instalment death claims.....	1,000 00
Total.....	\$1,201,099 70
Deduct amount received from other companies for claims on policies of this company reinsured.....	25,000 00
Total net amount actually paid for losses and matured endowments	\$1,176,099 70
Paid to annuitants	1,581 40
Premiums notes voided by lapse, less \$1,128.90 restored by revival....	46,099 18
Dividends paid policy-holders, less \$168.85 received for dividends on reinsurance	17,944 02
Dividends applied by policy-holders to pay running premiums.....	171,458 00
Surrender values paid.....	10,252 30
Surrender values applied to purchase paid-up insurance and annuities.....	8,577 77
Total paid policy-holders.....	\$1,432,012 37
Paid stockholders for interest or dividends (amount declared during the year).....	\$10,466 40
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$413,106.39; renewal policies, \$104,489.68,	517,596 07
Commuting renewal commissions	2,700 00
Salaries and allowances for agencies, including managers, agents, and clerks.....	35,215 77
Salary and all other compensation of president, vice-president, secretary, other officers, and home-office employees	142,874 95
Medical examiners' fees, \$19,269.01; inspection of risks, \$6,261.62	55,530 63
Taxes on new premiums, \$7,668.40; renewal premiums, \$20,565.21; on reserves, \$400.56; municipal licenses, \$3,524.84.....	32,158 01
Taxes on real estate	3,306 71
Insurance-department fees and agents' licenses.....	5,543 74
Repairs and expenses (other than taxes) on real estate	8,504 67
Rent	34,365 52
Advertising, \$19,355.85; printing and stationery, \$16,467.51; postage, \$13,310.40	49,613 76
Legal expenses, \$24,461.88; for furniture, etc., \$10,392.07.....	34,853 95
Examining expenses, \$399.46; attorney fees, \$1,700; expenses, \$18,940.25; traveling expenses, \$10,902.32; internal-revenue stamps, \$9,659.78; agencies, \$3,997.48; coll. loans, \$85,285.....	130,884 29
Total miscellaneous expenses.....	\$1,063,615 47
Total disbursements	2,495,627 84
Balance	\$2,231,808 93

IV.—LEDGER ASSETS.

Book value real estate, unincumbered	\$362,688 40	
Mortgage loans on real estate, first liens	289,750 00	
Loans secured by pledge of bonds, stocks, or other collateral.....	35,985 00	
Loans made to policy-holders on this company's policies assigned as collateral.....	56,029 52	
Premium notes on policies in force, of which \$119,874.04 is for first year's premiums.....	187,516 19	
Book value bonds excluding interest, \$762,965.19; stocks, \$110,682.41, ...	873,647 60	
Cash in company's office	32,822 77	
Deposited in bank.....	251,585 82	
Bills receivable, \$1,132.23; agents' debit balances, \$141,222.18	142,354 41	
Total.....	\$2,232,379 71	
Deduct agents' credit balances	570 78	
Total net ledger assets		\$2,231,808 93

NON-LEDGER ASSETS.

Interest due (\$1,280) and accrued (\$2,193.94) on mortgages.....	\$3,473 94	
Interest accrued on bonds and stocks	10,789 16	
Interest due (\$1,626.97) and accrued (\$4,107.87) on premium notes, loans, or liens.....	5,734 84	
Interest accrued on deposits.....	795 20	
Rents due (\$1,582.13) and accrued (\$4,251.38) on company's property or lease	5,833 51	
Total.....		26,626 65
Market value (not including interest) of bonds and stocks over book value.....		100,643 42
Gross premiums not more than three months due after period of grace, unreported on policies outstanding December 31	New business. \$277,672 00	Renewals. \$163,411 00
Gross deferred premiums on policies outstanding December 31	27,497 00	227,957 00
Totals.....	\$305,169 00	\$391,368 00
Deduct cost of collection: 62 per cent. on "new"; 6 per cent. on "renewals"	189,205 00	23,482 00
Net amount of uncollected and deferred premiums, ...	\$115,964 00	\$367,886 00
Internal-revenue stamps on hand.....		483,850 00
		7,282 38
Gross assets.....		\$2,850,211 38

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, not secured by bonds	\$91,434 18	
Bills receivable, unsecured.....	1,132 23	
Premium notes or loans and net premiums in excess of reserve on policies	218 91	
Total not admitted.....		92,785 32
Total admitted assets.....		\$2,757,426 06

V.—NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the actuaries' table of mortality, with 4 per cent. interest.....	\$1,996,971 00	
Deduct net value of risks of this company reinsured in other solvent companies	2,918 00	
Net reserve.....		\$1,994,053 00
Present value of amounts not yet due on matured instalment policies (face, \$7,500), ...		5,815 00
Death losses in process of adjustment or adjusted and not due	\$30,000 00	
Death losses which have been reported and no proofs received	66,250 00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	49,000 00	
Net policy claims.....		145,250 00
Premiums paid in advance.....		5,810 31
Surrender values claimable on policies canceled		5,734 76
Liabilities on policy-holders' account.....		\$2,156,660 07
Gross divisible surplus.....	\$500,765 99	
Capital stock paid up	100,000 00	
		600,765 99
Total.....		\$2,757,426 06

VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole-life policies.		Endowment policies.		All other policies.		Reversionary additions.	Total numbers and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
In force at the end of the previous year ...	4,378	\$12,829,205	845	\$1,541,916	22,206	\$70,513,247	.....	27,429	\$84,884,368
New policies issued.....	1,967	5,745,156	438	1,107,170	6,719	22,575,467	.....	9,124	29,427,763
Old policies revived.....	44	152,236	2	2,000	128	425,500	.....	174	579,736
Old policies increased.....	54	221,263	6	21,842	82	17,916	.....	142	261,021
Totals.....	6,443	\$18,947,860	1,291	\$2,672,928	29,135	\$93,532,130	.....	36,869	\$115,152,918
Deduct:									
By death.....	28	\$90,236	31	\$31,000	268	\$1,025,070	.....	327	\$1,146,306
By maturity.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
By expiry.....	.....	.....	.....	.....	3,415	10,326,125	.....	3,415	10,326,125
By surrender.....	33	89,028	40	48,000	58	249,500	.....	134	386,528
By lapse.....	1,276	4,193,850	90	164,000	271	851,500	.....	1,637	5,209,350
By change and decrease.....	.....	125,861	3	29,000	77	694,868	.....	80	769,729
Not taken.....	516	1,613,543	142	379,570	924	2,799,680	.....	1,612	4,702,743
Total terminated.....	1,886	\$6,112,518	306	\$651,570	5,013	\$15,796,683	.....	7,205	\$22,560,781
In force at the end of the year.....	4,557	\$12,835,342	985	\$2,021,358	24,122	\$77,735,437	.....	29,664	\$92,592,137
Policies reinsured.....	4	\$30,100	3	\$25,000	78	\$341,000	.....	85	\$386,000

Industrial policies in force December 31, 1898: Number, 32; amount, \$5,193.
Annuities in force December 31, 1898: Number, 2; amount, \$1,581.40.

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$391,899 60
Loading earned on premiums of insurance and annuity.....		915,385 00
Interest, rents, etc., earned (including changes in accrued and unpaid).....	\$97,433 18	
Profit-and-loss items (including changes in market values, unadmitted assets, and special liabilities).....	73,177 46	
		170,620 64
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities).....		1,468,517 81
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not-taken policies considered in force at beginning of year), of which \$101,031 was from policies upon which three years' premiums had not been paid.....		133,283 76
Total credits.....		\$3,079,706 81
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$1,051,304 09	
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments).....	12,311 38	
		\$1,063,615 47
Interest required to maintain reserve.....		75,771 04
Death losses incurred, \$1,114,070; annuity payments incurred, \$1,581.40.....	\$1,115,651 40	
Less reinsurances, reserves and compromises on losses, and reserves released by death of annuitants.....	46,795 37	
		1,068,856 03
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums, and change in liability for policies entitled to surrender value), of which \$540 was for policies upon which three years' premiums had not been paid: Value, \$24,561.83; notes, \$46,099.18.....		70,661 01
Dividends to policy-holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....	\$189,570 87	
Dividends to stockholders (including change in liability for dividends due and unpaid).....	10,466 40	
		200,037 27
Surplus at end of said year.....		600,765 99
Total debits.....		\$3,079,706 81

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year..	135	\$357,744 00
Number and amount of policies issued during the year.....	11	39,237 00
Total.....	146	\$396,981 00
Deduct number and amount which ceased to be in force during the year,	17	36,000 00
Total number and amount of policies in force December 31 last.....	129	\$360,981 00
Amount of losses and claims unpaid December 31 of previous year.....	2	\$15,000 00
Amount of losses and claims during the year.....	1	1,000 00
Total.....	3	\$16,000 00

Amount of losses and claims on policies settled during the year, in cash, \$16,000.

Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$10,080.41.

STATE LIFE INSURANCE COMPANY.

Organized under the laws of the state of Indiana. President, ANDREW M. SWEENEY; Secretary, WILBUR S. WYNN. Reincorporated March 18, 1897. Commenced business September 24, 1894. Home office, 511 to 524 Lemcke building, Indianapolis, Ind.

I.—CAPITAL STOCK.

Amount of net ledger assets December 31 of previous year.....	\$107,083 78	
Extended at		\$107,083 78

II.—INCOME DURING YEAR.

First year's premiums.....	\$156,829 89	
Renewal premiums.....	153,398 07	
Dividends applied by policy-holders to pay running premiums, renewals.....	15,595 44	
Surrender values applied to pay running premiums, first year premiums, \$276.69; renewals, \$373.40.....	650 09	
Total premium income.....		\$326,473 49
Interest on loans on mortgages of real estate.....	\$5,147 91	
Interest on collateral loans, including premium notes, loans, or liens.....	833 47	
Total interest.....		5,981 38
Old account omitted from last report.....		332 31
Total income during the year.....		332,787 18
Sum of both amounts		\$439,870 96

III.—DISBURSEMENTS DURING YEAR.

For death claims.....	\$54,500 00	
Total net amount actually paid for losses and matured endowments		\$54,500 00
Dividends applied by policy-holders to pay running premiums.....	15,595 44	
Surrender values paid	157 08	
Surrender values applied to pay running premiums.....	650 09	
Total paid policy-holders.....	\$70,902 61	
Agents' unapplied cash carried to premium account.....		\$1,425 35
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$97,085.43; renewal policies, \$10,790.86, Salaries and allowances for agencies, including managers, agents, and clerks.....		107,876 29
Salary and all other compensation of president, \$7,000; vice-president, \$7,000; secretary, \$7,000; home-office employees, \$10,972.50..		4,455 00
Medical examiners' fees.....	31,972 50	
Taxes on new premiums, \$235.89; municipal licenses, \$100.58.....	7,141 13	
Taxes on investments.....	336 47	
Insurance-department fees and agents' licenses.....	469 87	
Rent.....	2,333 90	
Advertising, \$1,751.66; printing and stationery, \$3,043.69.....	2,276 50	
Legal expenses, \$1,685.33; for furniture, etc., \$181.97.....	4,795 35	
Internal revenue.....	1,867 30	
Directors' salaries, \$1,500; traveling expenses, \$4,343.86.....	1,599 00	
Miscellaneous expenses, including postage.....	5,843 86	
Total disbursements.....	2,000 82	245,295 95
Balance.....		\$194,575 01

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$144,400 00	
Loans secured by pledge of bonds, stocks, or other collateral.....	1,407 52	
Book value bonds excluding interest.....	1,000 00	
Cash in company's office.....	3,494 62	
Deposited in bank.....	35,841 95	
Bills receivable, \$513.60; agents debit balances, \$7,317.32.....	7,830 92	
Total net ledger assets		\$194,575 01

NON-LEDGER ASSETS.

Interest due (\$117) and accrued (\$1,922.16) on mortgages.....			\$2,039 16
Gross premiums not more than three months due after period of grace, unreported on policies outstanding December 31.....	<i>New business.</i>	<i>Renewals.</i>	
	\$89,586 74	\$14,279 56	
Gross deferred premiums on policies outstanding December 31.....	528 04	12,470 54	
Totals.....	\$90,114 78	\$26,750 10	
Deduct cost of collection: 60 per cent. on "new"; 3 per cent. on "renewals".....	54,068 87	802 50	
Net amount of uncollected and deferred premiums,	\$36,045 91	\$25,947 60	
Deduct agents' unapplied cash.....		764 40	
			61,229 11
Renewal premium notes secured by liens on policies in force.....			9,632 35
Gross assets.....			\$267,475 63
DEDUCT ASSETS NOT ADMITTED.			
Commuted commissions.....		\$7,317 32	
Loans on personal security, indorsed or not.....		513 60	
Total not admitted.....			7,830 92
Total admitted assets.....			\$259,644 71

V.—NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the actuaries' table of mortality, with 4 per cent. interest.....	\$150,631 36	
Net reserve.....		\$150,631 36
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....		593 42
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., accrued.....		596 35
Premiums paid in advance.....		215 46
Liabilities on policy-holders' account.....		\$152,036 59
Gross divisible surplus.....		107,608 12
Total.....		\$259,644 71

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$88,866 26
Loading earned on premiums of insurance and annuity.....		188,225 31
Interest, rents, etc., earned (including changes in accrued and unpaid).....		7,223 09
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities).....		90,361 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not-taken policies considered in force at beginning of year), of which \$18,508.96 was from policies upon which three years' premiums had not been paid.....		18,508 96
Total credits.....		\$373,184 62
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$181,139 75	
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments).....	469 87	
Interest required to maintain reserve.....		\$181,609 62
Death losses incurred.....		4,639 93
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums, and change in liability for policies entitled to surrender value), of which \$585.31 was for policies upon which three years' premiums had not been paid.....		54,500 00
Dividends to policy-holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid).....		807 17
Surplus at end of said year.....		16,188 86
		115,439 04
Total debits.....		\$373,184 62

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Total number and amount of policies issued during the year.....	239	\$1,187,000
Deduct number and amount which ceased to be in force during the year,	2	15,000
Total number and amount of policies in force December 31 last.....	237	\$1,172,000

Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$17,500.26; notes or credits, \$10,298.77; total, \$27,799.03.

VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole-life policies.		Endowment policies.		All other policies.		Return premiums and reversionary additions.	Total numbers and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
At end of previous year	381	\$1,685,000 00			2,264	\$10,200,500 00		2,645	\$11,885,550 00
New policies issued					2,113	8,815,500 00		2,113	8,815,500 00
Old policies revived	19	91,000 00			41	195,000 00		60	286,000 00
Old changed and increased	385	1,646,500 00						395	1,646,500 00
Totals.....	795	\$3,422,500 00			4,418	\$19,211,000 00		5,213	\$22,633,500 00
Deduct:									
By death	4	\$9,000 00			13	\$45,500 00		17	\$54,500 00
By maturity									
By expiry									
By surrender	4	16,000 00			4	16,000 00		8	32,000 00
By lapse	173	696,000 00			493	2,211,000 00		666	2,907,000 00
By change and decrease					395	1,646,500 00		395	1,646,500 00
By not being taken					231	944,500 00		231	944,500 00
Total terminated	181	\$721,000 00			1,136	\$4,863,500 00		1,317	\$5,584,500 00
Outstanding, end of year.....	614	\$2,701,500 00			3,282	\$14,347,500 00		3,896	\$17,049,000 00
Policies reinsured									

SECURITY TRUST AND LIFE INSURANCE COMPANY.

Organized under the laws of the state of Pennsylvania. President, ROBERT E. PATTISON; Secretary, EDWIN S. BARTLETT. Incorporated May 25, 1871. Commenced July 15, 1895. Home office, 1001 Chestnut street, Philadelphia, Pa.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$350,000 00
Amount of capital paid up in cash.....	350,000 00
Amount of net ledger assets December 31 of previous year.....	\$356,959 28
Less depreciation in ledger assets charged off.....	170,569 88
Extended at.....	186,389 40

II.—INCOME DURING YEAR.

First year's premiums.....	\$208,195 31	
Renewal premiums.....	254,710 63	
Total premium income.....		\$462,905 94
Interest on loans on mortgages of real estate.....	\$4,979 43	
Interest on collateral loans, including premium notes, loans, or liens.....	2,392 06	
Interest on bonds and dividends on stocks.....	3,563 82	
Total interest.....		10,935 85
Profit on sales of real estate.....		4,220 85
From miscellaneous items charged to profit and loss.....		243 67
From health-insurance policies.....		2,500 00
Contributed by stockholders (net).....		700,000 00
Total income during the year.....		1,180,776 31
Sum of both amounts.....		\$1,367,165 71

III.—DISBURSEMENTS DURING YEAR.

For death claims.....	\$157,186 00	
Total net amount actually paid for losses and matured endowments.....		\$157,186 00
Premiums returned.....		1,383 69
Premium notes voided by lapse.....		9,314 73
Surrender values paid.....		417 40
Commissions and bonuses to agents (less commission received on re-insurance), new policies, \$128,631.23; renewal policies, \$16,329.14..		145,460 37
Commuting renewal commissions.....		4,000 00
Salary and all other compensation of president, \$5,000; vice-president, \$3,000; secretary, other officers, and home-office employees, \$20,111.96.....		28,111 96
Medical examiners' fees, \$9,313; inspection of risks, \$3,595.81.....		13,908 81
Taxes on new and renewal premiums, \$4,456.75; on capital stock, \$1,750; municipal licenses, \$10.....		6,306 75
Insurance-department fees and agents' licenses.....		3,609 37
Repairs and expenses (other than taxes) on real estate.....		631 11
Rent (including \$6,563.35 for company's use of own buildings), less \$37.50 received under sublease.....		6,525 85
Advertising, \$5,901.21; printing and stationery, \$4,558.72; postage, \$949.73.....		11,409 66
Legal expenses, \$4,726.88; for furniture, etc., \$79; expressage, \$318.54.....		5,124 42
Losses on sale or maturity of securities.....		8,444 50
Expense.....		4,866 42
United States revenue stamps.....		1,728 40
Total miscellaneous expenses.....	\$239,127 62	
Total disbursements.....		407,429 44
Balance.....		\$959,736 27

IV.—LEDGER ASSETS.

Book value real estate, incumbered.....	\$900,000 00
Mortgage loans on real estate, first liens.....	96,800 00
Loans secured by commercial paper.....	11,975 46
Loans made to policy-holders on this company's policies assigned as collateral.....	170 00
Premium notes on policies in force.....	31,976 95
Book value bonds excluding interest.....	57,700 84
Cash in company's office.....	5,215 90
Deposited in bank.....	23,248 34
Loans on policies of other companies assigned as collateral.....	3,300 00
Company's stock owned.....	18,600 00
Bills receivable, \$2,107.53; agents' debit balances, \$6,182.91.....	8,290 44
Sundry accounts.....	2,458 34
Total.....	\$1,159,736 27
Deduct unsecured balance due, account purchase of real estate.....	200,000 00
Total net ledger assets.....	\$959,736 27

NON-LEDGER ASSETS.

Interest due (\$831.16) and accrued (\$1,466.77) on mortgages.....		\$2,297 93	
Interest accrued on bonds and stocks.....		1,240 00	
Total			\$3,537 93
Gross premiums not more than three months due after period of grace, unreported on policies outstanding December 31.....	New business.	\$83,172 00	Renewals. \$52,460 00
Gross deferred premiums on policies outstanding December 31		37,577 00	36,704 00
Totals.....		\$120,749 00	\$89,164 00
Deduct cost of collection; 60 per cent. on "new"; 7 per cent. on "renewals".....		72,450 00	6,241 00
Net amount of uncollected and deferred premiums,		\$48,299 00	\$82,923 00
			131,222 00
Gross assets.....			\$1,094,496 20

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned.....	\$18,600 00	
Agents' debit balances, not secured by bonds.....	6,182 91	
Loans on personal security, indorsed or not, \$11,975.46; bills receivable, unsecured, \$2,107.53		14,082 99
Depreciation in ledger assets to bring same to market value: Bonds and stocks, \$1,575.84; other, Chestnut Street National Bank account, \$6,295.33; sundry accounts, \$2,453.34.....	10,329 51	
Total not admitted.....		49,195 41
Total admitted assets.....		\$1,045,300 79

V.—NON-LEDGER LIABILITIES.

Not present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the actuaries' table of mortality, with 3 per cent. interest	\$310,373 00	
Special reserve for health-insurance policies.....	1,250 00	
Net reserve.....		\$311,623 00
Death losses in process of adjustment or adjusted and not due.....	\$32,000 00	
Death losses which have been reported and no proofs received	7,000 00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	11,500 00	
Net policy claims.....		50,500 00
Liabilities on policy-holders' account.....		\$362,123 00
Gross divisible surplus.....	\$333,177 79	
Capital stock paid up.....	350,000 00	
		683,177 79
Total.....		\$1,045,300 79

VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole-life policies.		Endowment policies.		All other policies.		Return premiums and reversionary additions.	Total numbers and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
At end of previous year.....	949	\$2,602,945 00	165	\$530,100 00	2,379	\$5,881,004 00	.....	3,493	\$9,014,049 00
New policies issued.....	23	49,000 00	3	8,000 00	2,207	4,952,157 00	.....	2,207	4,952,157 00
Old policies revived.....	1,637	4,031,338 00	283	797,235 00	16	46,000 00	.....	42	103,000 00
Old changed and increased.....							.....	1,930	4,828,574 00
Totals.....	2,609	\$6,683,284 00	461	\$1,335,335 00	4,602	\$10,879,161 00	.....	7,672	\$18,897,780 00
Deduct:									
By death.....	47	\$116,000 00	9	\$28,000 00	18	\$50,000 00	.....	74	\$194,000 00
By maturity.....							.....		
By expiry.....							.....		
By surrender.....	11	49,000 00	2	16,000 00			.....	13	65,000 00
By lapse.....	615	1,404,775 00	93	291,735 00	177	449,650 00	.....	885	2,116,160 60
By change and decrease.....					1,903	4,760,376 00	.....	1,903	4,760,376 00
By not being taken.....	272	840,684 00	52	162,735 00	29	109,070 00	.....	353	1,112,489 00
Total terminated.....	945	\$2,410,459 00	156	\$468,470 00	2,127	\$5,369,096 00	.....	3,228	\$8,248,025 00
Outstanding, end of year.....	1,664	\$4,272,825 00	305	\$866,865 00	2,475	\$5,510,065 00	.....	4,441	\$10,649,755 00
Policies reinsured.....							.....		

Paid-up insurance included in the final total (including return premium and reversionary additions): Number of policies, 10; amount, \$3,198.

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year, \$254,414.41; contributed by stockholders, \$900,000..	\$1,154,414 51
Loading earned on premiums of insurance and annuity	196,546 38
Interest, rents, etc., earned (including changes in accrued and unpaid)	\$18,694 63
Profit-and-loss items (including changes in market values, unadmitted assets, and special liabilities)	3,050 54
	15,644 09
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities	160,891 00
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not-taken policies considered in force at beginning of year), ...	16,550 00
Total credits	\$1,544,045 98
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments)	\$260,217 93
Interest required to maintain reserve	9,525 00
Death losses incurred	\$194,000 00
Less reinsurances, reserves and compromises on losses, and reserves released by death of annuitants	26,201 00
	167,799 00
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums, and change in liability for policies entitled to surrender value), of which \$1,760 was for policies upon which three years' premiums had not been paid	3,561 00
Balance due on account purchase of real estate.	\$200,000 00
Not admitted assets, \$49,195.41; and depreciation of assets, \$170,569.85, ...	219,765 26
	419,765 26
Surplus at end of said year	683,177 79
Total debits	\$1,544,045 98

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year..	11	\$16,500 00
Number and amount of policies issued during the year.....	14	23,500 00
Totals.....	25	\$40,000 00
Deduct number and amount which ceased to be in force during the year,	6	7,000 00
Total number and amount of policies in force December 31 last	19	\$33,000 00

Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$1,082.70.

UNION CENTRAL LIFE INSURANCE COMPANY.

Organized under the laws of the state of Ohio. President, JOHN M. PATTISON; Secretary, E. P. MARSHALL. Incorporated 1867. Commenced business 1867. Home office, 353 West Fourth street, Cincinnati, Ohio.

I.—CAPITAL STOCK.

Amount of capital stock subscribed for	\$100,000 00
Amount of capital paid up in cash	100,000 00
Amount of net ledger assets December 31 of previous year	\$17,931,272 13
Extended at	17,931,272 13

II.—INCOME DURING YEAR.

First year's premiums, less \$35,477.25 for first year's reinsurance	\$845,636 40	
Renewal premiums, less \$54,365.14 for renewal reinsurance	2,897,826 53	
Dividends applied by policy-holders to pay running premiums, renewals	81,857 69	
Dividends applied by policy-holders to purchase paid-up additions and annuities	18,122 08	
Surrender values applied to pay running premiums, renewals	6,636 94	
Surrender values applied to purchase paid-up insurance and annuities	85,553 72	
Consideration for annuities (other than matured installment policies)	32,323 02	
Total premium income		\$3,967,956 38
Rents from company's property, including \$5,000 for company's use of own buildings	\$20,992 63	
Interest on loans on mortgages of real estate	960,160 42	
Interest on collateral loans, including premium notes, loans, or liens	63,797 65	
Interest on bonds and dividends on stocks	12,997 50	
Interest on other debts due the company, and on deposits in banks	159,227 31	
Total rents and interest		1,217,175 51
Total income during the year		5,185,131 89
Sum of both amounts		\$23,116,404 02

III.—DISBURSEMENTS DURING YEAR.

For death claims, \$846,442.27; additions, \$1,662.98	\$848,105 25	
Matured endowments, \$165,948; additions, \$2,010.88	167,958 88	
Total		\$1,016,064 13
Deduct amount received from other companies for claims on policies of this company reinsured	2,500 00	
Total net amount actually paid for losses and matured endowments		\$1,013,564 13
Paid to annuitants	3,893 07	
Premium notes voided by lapse	201,035 50	
Dividends paid policy-holders	80,949 88	
Dividends applied by policy-holders to pay running premiums	81,857 69	
Dividends applied by policy-holders to purchase paid-up additions and annuities	18,122 08	
Surrender values paid	109,446 50	
Surrender values applied to pay running premiums	6,636 94	
Surrender values applied to purchase paid-up insurance and annuities	85,553 72	
Total paid policy-holders		\$1,601,059 51
Paid stockholders for interest or dividends (amount declared during the year)		\$10,000 00
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$456,322.95; renewal policies, \$184,162.29; on annuities, \$1,616.15	642,101 39	
Communiting renewal commissions	222 89	
Salaries and allowances for agencies, including managers, agents, and clerks	54,082 73	
Salary and all other compensation of officers, \$44,933.26; home-office employees, \$68,346.44	113,279 70	
Medical examiners' fees	59,160 25	
Taxes on new and renewal premiums, \$50,472.59; war tax, \$5,874.29; on reserves, \$431.50	56,778 38	
Taxes on real estate, \$12,799.34; on other investments, \$1,249.89	14,049 23	
Insurance-department fees and agents' licenses, state and city	12,864 32	

Repairs and expenses (other than taxes) on real estate.....	\$16,991 72	
Rent (including \$5,000 for company's use of own buildings).....	31,367 64	
Advertising, \$5,921.73; printing and stationery, \$24,996.17; postage, \$8,220.51.....	39,138 41	
Legal expenses, \$12,206.77; for furniture, etc., \$16,952.16.....	29,158 93	
Losses on sales of real estate, \$7,274.55; accounts charged to profit and loss, \$42,743.82.....	50,018 37	
General expense, \$40,135.44; traveling expense, \$18,516.86.....	58,652 30	
Mortgage investment expense.....	114,830 04	
Total miscellaneous expenses.....	\$1,302,696 30	
Total disbursements.....		\$2,903,755 81
Balance.....		\$20,212,648 21

IV.—LEDGER ASSETS.

Book value real estate, unincumbered.....	\$577,020 67	
Mortgage loans on real estate, first liens.....	15,468,620 75	
Loans made to policy-holders on this company's policies assigned as collateral.....	2,240,593 16	
Premium notes on policies in force, of which \$153,133.23 is for first year's premiums.....	958,158 03	
Book value bonds excluding interest.....	384,734 37	
Cash in company's office.....	481 07	
Deposited in bank.....	351,082 00	
Bills receivable, \$69,527.34; agents' debit balances, \$192,240.02.....	261,767 36	
Total.....	\$20,242,457 41	
Deduct agents' credit balances.....	29,809 20	
Total net ledger assets.....		\$20,212,648 21

NON-LEDGER ASSETS.

Interest due (\$60,101.49) and accrued (\$401,206.34) on mortgages.....	\$461,307 83	
Interest accrued on bonds and stocks.....	1,481 67	
Interest due (\$3,885.21) and accrued (\$82,419.68) on collateral loans.....	86,307 89	
Interest accrued on premium notes, loans, or liens.....	26,766 89	
Rents accrued on company's property or lease.....	8,039 57	
Total.....		583,903 85
Market value of real estate over book value.....		5,367 76
Market value (not including interest) of bonds and stocks over book value.....		2,546 88
Gross premiums not more than three months due after period of grace, unreported on policies outstand- ing December 31.....	New business. \$225,946 56	Renewals. \$63,796 81
Gross deferred premiums on policies outstanding De- cember 31.....	22,414 98	56,759 74
Totals.....	\$248,361 54	\$120,556 55
Deduct cost of collection; 47½ per cent. on "new"; 6 per cent. on "renewals".....	117,971 73	7,214 76
Net amount of uncollected and deferred premiums,	\$130,389 81	\$113,341 79
Gross assets.....		\$21,048,198 30

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, not secured by bonds.....	\$192,240 02	
Bills receivable, unsecured.....	69,527 34	
Commissions payable to agents on premium notes when paid.....	118,471 55	
Total not admitted.....		380,238 91
Total admitted assets.....		\$20,667,959 39

V.—NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the actuaries' table of mortality, with 4 per cent. interest.....	\$17,877,074 00	
Same for reversionary additions.....	95,243 00	
Same for annuities (including those in reduction of premiums).....	4,009 00	
Total.....	\$17,976,326 00	
Deduct net value of risks of this company reinsured in other solvent companies.....	83,784 00	
Net reserve.....		\$17,892,542 00
Matured endowments due and unpaid.....	\$3,100 00	
Death losses in process of adjustment or adjusted and not due.....	14,428 00	
Death losses which have been reported and no proofs received (net),	58,349 00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	47,448 00	
Net policy claims.....		123,325 00
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....	5,396 51	
Premiums paid in advance.....	72,210 68	
Liabilities on policy-holders' account.....		\$18,093,474 19
Gross divisible surplus.....	\$2,474,485 20	
Capital stock paid up.....	100,000 00	
		2,574,485 20
Total.....		\$20,667,959 39

VI.—EXHIBIT OF POLICIES.

CLASSIFICATION.	Whole-life policies.		Endowment policies.		All other policies.		Reversionary additions.	Total numbers and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
At end of previous year.....	52,205	\$94,132,245	4,729	\$8,081,941	1,646	\$4,176,800	\$126,358	58,580	\$106,517,344
New policies issued.....	15,588	32,376,384	845	1,585,085	711	2,115,300	.....	17,144	36,077,269
Old policies revived.....	509	949,320	35	59,900	11	29,500	.....	555	1,038,720
Old policies increased.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Additions by dividends.....	.....	.....	.....	.....	.....	.....	32,092	.....	32,092
Totals.....	68,302	\$127,458,449	5,609	\$9,725,925	2,368	\$6,321,600	\$158,450	76,279	\$143,665,425
Deduct:									
Reversionary additions canceled.....	440	\$766,529	24	\$51,200	16	\$37,500	\$8,860	480	\$8,860
By death.....	71	136,500	58	96,318	161	246,000	.....	129	232,818
By maturity.....	.....	.....	.....	.....	.....	.....	.....	161	246,000
By expiry.....	.....	.....	.....	.....	.....	.....	.....	422	858,278
By surrender.....	361	733,138	53	92,140	5	23,000	.....	.....	.....
By lapse.....	5,178	9,331,274	196	367,940	321	920,400	.....	5,695	11,219,614
By change and decrease and correction.....	2,224	1,376,910	11	60,800	14	74,800	.....	249	1,512,510
Not taken.....	2,638	7,157,739	210	438,000	176	542,400	.....	3,024	8,138,439
Total terminated.....	8,915	\$20,102,090	552	\$1,128,398	693	\$1,854,400	\$8,860	10,160	\$23,091,748
Outstanding, end of year (b).....	59,387	\$107,356,359	5,057	\$8,600,528	1,675	\$4,467,200	\$149,590	66,119	\$120,573,677
Policies reinsured.....	117	\$1,833,750	3	\$91,500	168	\$1,998,000	.....	288	\$3,723,250

(b) Paid-up insurance included in the final total (including return premium and reversionary additions): Number of policies, 10,443; amount, \$12,340,651. The annuities in force December 31, last ensuing, were in number 24, representing in annual payments \$5,578.32.

GAIN AND LOSS EXHIBIT DURING YEAR OF STATEMENT.

(Upon basis of actuaries' mortality and 4 per cent. interest.)

Surplus beginning of said year.....		\$2,347,418 73
Loading earned on premiums of insurance and annuity.....		848,782 42
Interest, rents, etc., earned (including changes in accrued and unpaid).....	\$1,271,548 32	
Profit-and-loss items (including changes in market values, unadmitted assets, and special liabilities).....	94,462 72	
		1,177,085 60
Cost of insurance (including expected payments, less reserves expected to be released by death, on annuities).....		1,093,724 28
Reserves (full tabular) released by surrender and lapse (adjusted with changes, restorations, and not-taken policies considered in force at beginning of year), of which \$163,829.71 was from policies upon which three years' premiums had not been paid.....		452,581 00
Total credits.....		\$5,919,592 03
Expenses incurred. Insurance (including change in cost of collecting unpaid and deferred premiums, and in liability for unpaid bills, accounts, etc.).....	\$1,117,173 28	
Expenses incurred. Investment (including real-estate repairs, taxes, and expenses, and for handling investments).....	145,870 99	
		\$1,263,044 27
Interest required to maintain reserve.....		779,864 08
Death losses incurred, \$894,120.25; annuity payments incurred, \$3,-893.07.....	\$898,013 32	
Less reinsurance, reserves and compromises on losses, and reserves released by death of annuitants.....	195,539 91	
		702,473 41
Surrender and lapse values allowed (including notes canceled over restored, net unpaid and deferred premiums, and change in liability for policies entitled to surrender value).....		410,196 60
Dividends to policy-holders (including tontine or deferred dividends used over reserves, and change in liability for dividends due and unpaid.....	\$179,528 47	
Dividends to stockholders (including change in liability for dividends due and unpaid).....	10,000 00	
		189,528 47
Surplus at end of said year.....		2,574,485 20
Total debits.....		\$5,919,592 03

BUSINESS IN KANSAS DURING THE PAST YEAR.

	No.	Amount.
Number and amount of policies in force December 31 of previous year..	815	\$1,493,338 00
Number and amount of policies issued during the year	299	655,648 00
Totals.....	1,114	\$2,148,986 00
Deduct number and amount which ceased to be in force during the year,	106	192,350 00
Total number and amount of policies in force December 31 last.....	1,008	\$1,956,636 00
Total amount of losses and claims on policies during the year.....	7	\$16,550 00

Amount of losses and claims on policies settled during the year, in cash, \$10,550.

Amount of premiums collected or secured during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$65,553.43.

DETAILED STATEMENTS OF CASUALTY AND
MISCELLANEOUS INSURANCE COMPANIES.

DETAILED STATEMENTS.

ÆTNA INSURANCE COMPANY.

Organized under the laws of the state of Connecticut. President, M. G. BULKELEY; Secretary, J. L. ENGLISH. Incorporated 1820. Chartered 1853. Commenced business January 1, 1891. Home office, 650 Main street, Hartford, Conn.

I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....		\$1,750,000 00
Amount of net ledger assets December 31 of previous year.....	\$45,348,489 61	
Extended at.....		45,348,489 61

II.—INCOME DURING YEAR.

	<i>Accident.</i>	
Gross premiums on risks written and renewed during the year.....	\$670,609 44	
Entire premiums collected during the year.....	\$670,609 44	
Deduct reinsurance and return premiums.....	13,318 90	
Net cash actually received for premiums.....		\$657,290 54
Interest on loans on mortgages.....	\$14,218 13	
Interest and dividends on stocks and bonds.....	1,476 19	
Interest upon other debts due the company.....	181 12	
Total.....	\$15,875 44	
Less interest paid on claim account.....	192 60	
Total interest.....		15,682 84
Profit and loss (agents' credit balances).....		5 98
Total income, accident department.....		\$672,979 36
Total income, life department.....		8,190,915 73
Total income actually received during the year, in cash.....		\$8,863,895 09
Aggregate last balance and income.....		\$54,212,384 70

III.—DISBURSEMENTS DURING THE YEAR.

	<i>Accident.</i>	
Gross amount paid for claims other than weekly and specific indemnity.....	\$86,808 33	
Gross amount paid for weekly or other specific indemnity.....	170,727 18	
Total.....	\$257,535 51	
Deduct reinsurances.....	10,546 42	
Net paid policy-holders.....		\$246,989 09
Commission to agents.....	\$209,267 47	
Salaries, traveling and all expenses of agents and agencies not on commission account.....	14,673 69	
Medical examiners' fees and salaries.....	3,008 95	
Salaries and all other compensation of home-office employees.....	18,754 96	
Taxes on premiums, \$8,842.73; internal revenue, \$1,767.82; insurance-department fees and agents' licenses, \$4,141; municipal licenses, \$433.99.....	15,185 54	
Rent.....	6,588 43	
Legal and loss expenses.....	6,736 84	
Furniture and fixtures.....	804 43	
Advertising, \$1,293.34; and general printing and stationery, \$9,517.33,.....	10,810 67	
Postage and exchange, \$7,151.13; express, \$1,376.54; expense, \$826.36,.....	9,354 03	
Total miscellaneous expenses.....		295,185 01
Total disbursements, accident department.....		\$542,174 10
Total disbursements, life department.....		5,899,746 62
Total disbursements.....		\$6,441,920 72
Balance.....		\$47,770,463 98

IV.—ASSETS.

Book value of real estate.....	\$471,631 00	
Loans on mortgage on real estate.....	22,333,492 31	
Loans secured by pledge of bonds, stocks, or other marketable col- laterals.....	537,321 14	
Book value of bonds and stocks owned absolutely.....	15,369,030 87	
Cash in company's office.....	200,343 88	
Cash deposited in banks.....	6,815,194 97	
Bills receivable: Secured, \$16,757.40; unsecured, \$200.....	16,957 40	
Agents' debit balances: Secured, \$9,960.13; unsecured, \$19,690.49.....	29,650 62	
Loans to policy-holders on this company's policies assigned as col- lateral.....	1,466,855 00	
Premium notes or liens on policies in force.....	543,201 88	
Total.....	\$47,783,679 07	
Deduct agents' credit balances, \$3,411.85; all other ledger liabilities, \$9,803.24.....	13,215 09	
Total net ledger assets.....		\$47,770,463 98

OTHER, OR NON-LEDGER ASSETS.

Interest due (\$65,881.76) and accrued (\$427,278.70) on mortgages.....	\$493,160 46	
Interest due (\$31,319.72) and accrued (\$109,896.59) on bonds and stocks,.....	141,216 31	
Interest accrued on collateral loans.....	5,067 85	
Interest due on other assets.....	9,002 25	
Rents due (\$125) and accrued (\$2,693.24) on company's property or lease.....	2,818 24	
Interest due on premium notes, loans, and liens.....	192,769 22	
Total outstanding interest.....		844,034 33
Market value of bonds and stocks over book value (not including interest).....		1,236,820 43
Gross premiums in course of collection, to wit: Net amount of uncollected and deferred premiums.....		401,010 79
Total assets.....		\$50,252,329 53

DEDUCT ASSETS NOT ADMITTED, AND FOR DEPRECIATION.

Agents' debit balances, unsecured.....	\$19,690 49	
Bills receivable, unsecured.....	200 00	
Commissions payable to agents on premium notes when paid.....	2,321 17	
Premium notes in excess of reserve on policies.....	3,097 06	
Total.....		25,308 72
Total admitted assets.....		\$50,227,020 81

V.—NON-LEDGER LIABILITIES.

In process of adjustment.....	<i>Accident.</i> \$47,863 58	
Resisted by company on its own account.....	28,685 71	
Aggregate of unpaid claims and expenses.....		\$76,549 29
Gross premiums upon all unexpired accident risks running one year or less from date of policy, \$424,134.23; unearned portion (50 per cent.).....	\$212,067 11	
Gross premiums upon all unexpired accident risks running more than one year from date of policy, \$5,552.88; unearned premium (by special tables).....	12,702 00	
	\$224,769 11	
Deduct reserve on risks reinsured in other solvent companies.....	1,045 92	
Total unearned premiums as computed above.....		223,723 19
Total liability, accident department.....		\$300,272 48
Total liability, life department.....		42,681,696 31
Total amount of all liabilities, except capital stock.....		\$42,981,968 79
Joint-stock capital actually paid up in cash.....	\$1,750,000 00	
Surplus beyond capital and other liabilities.....	5,495,052 02	
		7,245,052 02
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....		\$50,227,020 81

VI.—RISKS AND PREMIUMS.

In force December 31 preceding year.....	<i>Accident.</i> \$101,183,170 00	<i>Premiums.</i> \$384,126 04
Written or renewed during the year.....	250,599,900 00	670,609 44
Totals.....	\$351,783,070 00	\$1,054,735 48
Deduct expirations and cancellations.....	241,921,950 00	625,048 37
Balances.....	\$109,861,120 00	\$429,687 11
Deduct reinsured policies.....	902,500 00	2,091 84
Net in force December 31, 1898.....	\$108,958,620 00	\$427,595 27

GENERAL INTERROGATORIES.

Losses incurred during the year..... \$305,585 36

BUSINESS IN KANSAS DURING THE PAST YEAR.

Risks written.....	Accident. \$4,352,150 00
Premiums received.....	11,935 22
Losses paid.....	2,946 17
Losses incurred.....	3,248 30

THE FIDELITY AND CASUALTY COMPANY.

Organized under the laws of the state of New York. President, GEORGE F. SEWARD; Treasurer and Secretary, ROBERT J. HILLAS. Incorporated March 20, 1876. Commenced business May 1, 1876. Principal office, Nos. 97 to 103 Cedar street, New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$250,000; subscribed for.....	\$250,000 00
Amount of capital paid up in cash.....	250,000 00
Amount of net ledger assets December 31 of previous year.....	\$2,310,867 29
Extended at.....	2,310,867 29

II.—INCOME DURING YEAR.

Accident:		
Gross premiums unpaid December 31 last year.....	\$190,681 68	
Gross premiums written and renewed during the year.....	1,365,870 49	
Total.....	\$1,556,052 17	
Deduct gross premiums now in course of collection.....	231,298 56	
Entire premiums collected during the year.....	\$1,324,753 61	
Deduct reinsurance, abatement, rebate, and return premiums...	390,093 75	
Net cash actually received for premiums.....		\$934,659 86
Employers' liability:		
Gross premiums unpaid December 31 last year.....	\$242,899 72	
Gross premiums written and renewed during the year.....	1,695,805 03	
Total.....	\$1,938,704 75	
Deduct gross premiums now in course of collection.....	229,683 85	
Entire premiums collected during the year.....	\$1,709,020 90	
Deduct reinsurance, abatement, rebate, and return premiums...	284,935 57	
Net cash actually received for premiums.....		1,424,085 33
Burglary:		
Gross premiums unpaid December 31 last year.....	\$32,056 50	
Gross premiums written and renewed during the year.....	283,000 52	
Total.....	\$315,057 02	
Deduct gross premiums now in course of collection.....	24,896 81	
Entire premiums collected during the year.....	\$290,160 21	
Deduct reinsurance, abatement, rebate, and return premiums...	70,246 50	
Net cash actually received for premiums.....		219,913 71
Fidelity and surety:		
Gross premiums unpaid December 31 last year.....	\$11,849 15	
Gross premiums written and renewed during the year.....	241,417 93	
Total.....	\$253,267 08	
Deduct gross premiums now in course of collection.....	10,673 85	
Entire premiums collected during the year.....	\$242,593 23	
Deduct reinsurance, abatement, rebate, and return premiums...	74,813 57	
Net cash actually received for premiums.....		167,779 66
Plate glass:		
Gross premiums unpaid December 31 last year.....	\$47,175 91	
Gross premiums written and renewed during the year.....	224,047 26	
Total.....	\$271,223 17	
Deduct gross premiums now in course of collection.....	22,905 71	
Entire premiums collected during the year.....	\$248,317 46	
Deduct reinsurance, abatement, rebate, and return premiums...	44,247 46	
Net cash actually received for premiums.....		204,070 00

Steam-boiler:		
Gross premiums unpaid December 31 last year.....	\$51,977 99	
Gross premiums written and renewed during the year.....	357,207 78	
Total.....	\$409,185 77	
Deduct gross premiums now in course of collection.....	53,465 35	
Entire premiums collected during the year.....	\$355,720 42	
Deduct reinsurance, abatement, rebate, and return premiums...	96,883 38	
Net cash actually received for premiums.....		\$258,837 04
Total net cash actually received for premiums.....		\$3,209,345 60
Rents from company's property, including \$29,860.44 for company's use of own building.....	\$56,053 58	
Interest on bonds and dividends on stocks.....	79,186 33	
Interest upon other debts due the company and on deposits in bank, Total rents and interest.....	906 41	136,146 32
Profit on sale or maturity of ledger assets during the year over book values.....		10,787 50
Total income during the year.....		\$3,356,279 42
Sum.....		\$5,667,146 71

III.—DISBURSEMENTS DURING YEAR.

Accident:		
Gross amount paid for claims, excepting weekly indemnity.....	\$146,543 10	
Gross amount paid for weekly or other periodical indemnity.....	236,232 90	
Total.....	\$382,776 00	
Deduct reinsurances, salvages and recoveries on losses previously paid.....	6,222 18	
Net paid policy-holders.....		\$376,553 82
Employers' liability:		
Net paid policy-holders.....		677,045 84
Burglary:		
Gross amount paid for claims.....	\$80,637 71	
Deduct reinsurances, salvages and recoveries on losses previously paid.....	756 25	
Net paid policy-holders.....		79,881 46
Fidelity and surety:		
Gross amount paid for claims.....	\$56,448 05	
Deduct reinsurances, salvages and recoveries on losses previously paid.....	22,741 09	
Net paid policy-holders.....		33,706 96
Plate glass:		
Gross amount paid for claims.....	\$77,997 69	
Deduct reinsurances, salvages and recoveries on losses previously paid.....	7,102 44	
Net paid policy-holders.....		70,895 25
Steam-boiler:		
Gross amount paid for claims.....	\$46,674 30	
Deduct reinsurances, salvages and recoveries on losses previously paid.....	9,753 43	
Net paid policy-holders.....		36,920 87
Total net paid policy-holders.....		\$1,275,004 20
Expense of loss adjustments and defense of suits against policy-holders:		
Accident.....	\$42,165 00	
Employers' liability.....	174,762 30	
Burglary.....	12,521 42	
Fidelity and surety.....	27,284 97	
Plate glass.....	7,869 52	
Steam-boiler.....	1,487 62	
Total.....		266,090 83
Grand total.....		\$1,541,095 03
To stockholders for interest or dividend (amount declared during the year).....	\$50,000 00	
Commissions or brokerage to agents, less received on reinsurance...	\$40,150 34	
Salaries, traveling and all expenses of agents and agencies not on commission account.....	201,589 52	
Inspections.....	115,981 70	
Salaries and all other compensation of officers, \$35,895.84; home-office employees, \$98,879.18.....		134,775 02
Taxes on premiums, \$33,981.79; taxes on property, \$8,559.71; insurance-department fees and agents' licenses, \$8,821.01; municipal licenses, \$2,469.17; United States internal-revenue tax, \$7,160.14..		58,991 82

Rent (including \$29,860.44 for company's use of own building).....	\$49,051 35	
Legal expenses, \$1,177.86; real-estate repairs and expenses (other than taxes), \$20,069.68	21,187 34	
Furniture and fixtures, \$4,601.12; advertising, \$8,248.18; printing and stationery, \$29,474.84	42,324 14	
Losses on ledger assets actually sold or matured under book value, ...	656 88	
All other items (including profit-and-loss items, \$7,819.04)	44,449 02	
Total miscellaneous expenses		\$1,559,157 13
Total disbursements		\$3,100,252 16
Balance		\$2,566,894 55

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$570,832 07	
Book value of bonds excluding interest, \$712,248.03; and stocks, \$1,175,872.50	1,888,120 53	
Cash in company's office	34,141 76	
Deposited in banks	41,976 53	
Bills receivable, \$5,552.88; agents' debit balances, \$26,270.78	31,823 66	
Total net ledger assets		\$2,566,894 55

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$2,016 67	
Rents accrued on company's property or lease	2,059 10	
Total outstanding interest		4,075 77
Market value of bonds and stocks over book value, not including interest		160,255 72
Reserve reinsurance deposit (cash in company's possession)		19,268 91
Gross premiums in course of collection, to wit:		
Accident:		
Not over three months due	\$218,658 22	
Unpaid commission thereon	57,222 86	
Net premiums		\$161,435 36
More than three months due	\$12,640 34	
Employers' liability:		
Not over three months due	\$207,480 06	
Unpaid commission thereon	54,297 53	
Net premiums		153,182 53
More than three months due	\$22,203 79	
Burglary:		
Not over three months due	\$24,234 17	
Unpaid commission thereon	6,342 09	
Net premiums		17,892 08
More than three months due	\$662 64	
Fidelity and surety:		
Not over three months due	\$7,664 47	
Unpaid commission thereon	2,005 79	
Net premiums		5,658 68
More than three months due	\$3,009 38	
Plate glass:		
Not over three months due	\$19,643 80	
Unpaid commission thereon	5,140 78	
Net premiums		14,503 02
More than three months due	\$3,261 91	
Steam-boiler:		
Not over three months due	\$51,996 10	
Unpaid commission thereon	13,607 38	
Net premiums		38,388 72
More than three months due	\$1,469 25	
Total net premiums not over three months due		391,060 39
Gross assets		\$3,141,555 34
Deduct agents' debit balances unsecured, \$26,270.78; bills receivable unsecured, \$5,552.88		31,823 66
Total admitted assets		\$3,109,731 68

V.—NON-LEDGER LIABILITIES.

In process of adjustment:		
Accident	\$57,323 29	
Employers' liability	58,135 00	
Burglary	7,037 33	
Fidelity and surety	4,150 30	
Plate glass	6,272 60	
Steam-boiler	8,505 00	
		\$141,423 52

Known or estimated; proofs not filed:		
Accident	\$24,950 00	
Burglary	92 00	
Fidelity and surety	4,010 86	
		\$29,052 86
Resisted by company on its own account:		
Accident	\$7,500 00	
Employers' liability*	375,400 00	
Burglary	850 00	
Fidelity and surety	9,547 85	
		393,297 85
Aggregate of unpaid claims and expenses.....		\$563,774 23
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Accident, \$977,430.34; unearned portion (50 per cent.),	\$488,715 17	
Employers' liability, \$1,246,112.74; unearned portion (50 per cent.).....	623,056 37	
Burglary, \$221,507.55; unearned portion (50 per cent.),	110,753 77	
Fidelity and surety, \$172,415.95; unearned portion (50 per cent.).....	86,207 98	
Plate glass, \$185,045.98; unearned portion (50 per cent.).....	92,522 99	
Steam-boiler, \$187,541.36; unearned portion (50 per cent.).....	93,770 68	
Total one year or less.....		\$1,495,026 96
Gross premiums upon all unexpired risks running more than one year from date of policy:		
Accident, \$13,237.24; unearned premium (<i>pro rata</i>),	\$8,864 64	
Employers' liability, \$9,230.51; unearned premium (<i>pro rata</i>).....	4,778 31	
Burglary, \$1,656.30; unearned premium (<i>pro rata</i>)..	718 97	
Fidelity and surety, \$2,822; unearned premium (<i>pro rata</i>).....	1,910 62	
Plate glass, \$1,040.63; unearned premium (<i>pro rata</i>),	640 80	
Steam-boiler, \$295,563.31; unearned premium (<i>pro rata</i>).....	155,628 22	
Total more than one year.....		172,541 56
Total unearned premiums as computed above.....		1,667,568 52
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		48,098 90
Total amount of all liabilities.....		\$2,279,441 65
Joint-stock capital actually paid up in cash.....	\$250,000 00	
Surplus beyond capital and other liabilities.....	580,290 03	
		830,290 03
Total		\$3,109,731 68

VI.—RISKS AND PREMIUMS.

Accident:	<i>Amt. at risk.</i>	<i>Premiums.</i>
In force December 31 preceding year	\$273,322,609 66	\$876,469 99
Written or renewed during the year.....	437,987,650 00	1,365,370 49
Totals.....	\$711,310,259 66	\$2,241,840 48
Deduct expirations and cancelations	425,897,937 66	1,251,149 40
Balances	\$285,412,322 00	\$990,691 08
Deduct reinsured policies	10,000 00	23 50
Net in force December 31, 1898.....	\$285,402,322 00	\$990,667 58
Employers' liability:		
In force December 31 preceding year	\$170,805,500 00	\$1,164,322 02
Written or renewed during the year.....	213,394,333 00	1,695,815 03
Totals.....	\$384,199,833 00	\$2,860,137 05
Deduct expirations and cancelations	203,751,500 00	1,604,520 84
Balances.....	\$180,448,333 00	\$1,255,616 21
Deduct reinsured policies	45,000 00	272 96
Net in force December 31, 1898	\$180,403,333 00	\$1,255,343 25
Burglary:		
In force December 31 preceding year	\$27,553,569 56	\$197,605 81
Written or renewed during the year.....	32,803,824 58	283,000 52
Totals.....	\$60,357,394 14	\$480,696 33
Deduct expirations and cancelations	33,854,615 89	257,442 48
Net in force December 31, 1898	\$26,502,778 25	\$223,163 85

*Resisted for insured.

Fidelity:	<i>Amt. at risk.</i>	<i>Premiums.</i>
In force December 31 preceding year	\$41,137,225 74	\$232,803 58
Written or renewed during the year	57,239,387 74	241,417 93
Totals	\$98,376,593 48	\$474,021 51
Deduct expirations and cancelations	57,296,104 74	287,994 56
Balances	\$41,080,488 74	\$176,026 95
Deduct reinsured policies	190,000 00	789 00
Net in force December 31, 1898	\$40,890,488 74	\$175,237 95
Plate glass:		
In force December 31 preceding year	\$9,868,432 14	\$241,951 56
Written or renewed during the year	10,681,021 04	221,017 26
Totals	\$20,549,453 18	\$462,968 82
Deduct expirations and cancelations	11,545,600 22	282,746 78
Balances	\$9,003,852 96	\$181,252 04
Deduct reinsured policies	10,297 05	165 43
Net in force December 31, 1898	\$8,993,555 91	\$181,086 61
Steam-boiler:		
In force December 31 preceding year	\$99,145,659 00	\$142,685 22
Written or renewed during the year	92,575,408 02	357,207 75
Totals	\$191,721,067 02	\$799,893 40
Deduct expirations and cancelations	86,634,689 00	316,788 43
Net in force December 31, 1898	\$105,086,378 02	\$483,104 67

GENERAL INTERROGATORIES.

Losses incurred during the year	\$1,275,074 20
Total amount of the company's stock owned by the directors, at par value	166,600 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Risks written:		
Accident	\$4,124,350 00	
Employers' liability	500,000 00	
Burglary	736,658 00	
Fidelity and surety	111,250 00	
Plate glass	47,437 45	
Steam-boiler	185,000 00	
Aggregate		\$5,704,695 45
Premiums received:		
Accident	\$16,111 82	
Employers' liability	5,465 94	
Burglary	5,539 65	
Fidelity and surety	570 55	
Plate glass	992 80	
Steam-boiler	1,955 70	
Aggregate		30,636 46
Losses paid:		
Accident	\$11,573 14	
Employers' liability	3,563 23	
Burglary	8,653 28	
Plate glass	234 21	
Aggregate		24,023 86
Losses incurred:		
Accident	\$11,573 14	
Employers' liability	3,563 23	
Burglary	8,653 28	
Plate glass	234 21	
Aggregate		24,023 86

HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY.

Organized under the laws of the state of Connecticut. President, J. M. ALLEN; Secretary, J. B. PIERCE. Incorporated June, 1866. Commenced business October, 1866. Principal office, 650 Main street, Hartford, Conn.

I.—CAPITAL STOCK.

Amount of capital stock paid up in cash		\$500,000 00
Amount of net ledger assets December 31 of previous year	\$1,951,707 78	
Extended at		1,951,707 78

II.—INCOME DURING YEAR.

	<i>Steam-boiler.</i>	
Gross premiums unpaid December 31 last year	\$265,911 14	
Gross premiums on risks written and renewed during the year	1,057,602 85	
Total	\$1,323,513 99	
Deduct gross premiums in course of collection at this date	277,374 58	
Entire premiums collected during the year	\$1,046,139 41	
Deduct reinsurance, abatement, rebate, and return premiums	107,317 49	
Net cash actually received for premiums		\$938,821 92
Interest on loans on mortgages	\$16,911 01	
Interest and dividends on stocks and bonds	80,879 23	
Total interest		97,790 24
Profit on ledger assets actually sold during the year over cost	\$1,057 46	
Profit and loss collected	350 00	
Special mechanical services	1,977 12	
		3,384 58
Total income actually received during the year, in cash	\$1,039,996 74	
Aggregate last balance and income		\$2,991,704 52

III.—DISBURSEMENTS DURING THE YEAR.

	<i>Steam-boiler.</i>	
Gross amount paid for matured claims other than weekly indemnity, Net paid policy-holders	\$55,725 72	
To stockholders for interest or dividends (12 per cent.)	\$60,000 00	
Commission to agents	220,002 00	
Salaries, traveling and all expenses of agents and agencies not on commission account	97,189 98	
Inspections	329,157 33	
Salaries and all other compensation of officers, \$29,000; home-office employees, \$14,504.68	43,504 68	
Taxes on premiums, \$12,194.84; insurance-department fees and agents' licenses, \$3,208.75; state and municipal licenses, \$9,066.63; United States revenue, \$3,411.87	27,882 09	
Rent	4,250 00	
Legal expenses	900 00	
Furniture and fixtures	1,263 83	
Advertising, \$19,469.75; and general printing and stationery, \$14,261.18	33,730 93	
Losses on ledger assets actually sold under cost	236 34	
Office expenses	2,685 87	
Profit and loss: Cullison, Kan., bonds, \$6,664.08; Medicine Lodge, Kan., bonds, \$5,000; assessment paid Arizona Improvement Company bonds, \$3,200	14,864 08	
Total miscellaneous expenses		835,667 93
Total disbursements		\$891,393 65
Balance		\$2,100,310 87

IV.—ASSETS.

Book value of real estate	\$58,432 91	
Loans on mortgage on real estate (other than first liens)	301,000 00	
Book value of bonds and stocks owned absolutely	1,640,087 24	
Cash in company's office	3,523 70	
Cash deposited in banks	97,267 02	
Total net ledger assets		\$2,100,310 87

OTHER, OR NON-LEDGER ASSETS.

Interest accrued on mortgages	6,982 67	
Market value of bonds and stocks over book value (not including interest)	42,503 76	
Gross premiums in course of collection, to wit: Steam-boiler, \$277,374.58; unpaid commission thereon, \$30,647.90; total net amount	246,726 68	
Total admitted assets		\$2,396,523 98

V.—NON-LEDGER LIABILITIES.

Aggregate of unpaid steam-boiler claims and expenses in process of adjustment.		\$16,984 27
Gross premiums upon all unexpired risks running one year or less from date of policy: Steam-boiler, \$84,994.67; unearned portion (50 per cent.)	\$42,497 33	
Gross premiums upon all unexpired risks running more than one year from date of policy: Steam-boiler, \$2,481,979.71; unearned premium (<i>pro rata</i>)	1,286,705 40	
Total unearned premiums as computed above		1,329,202 73
Total amount of all liabilities, except capital stock		\$1,346,187 00
Joint-stock capital actually paid up in cash	\$500,000 00	
Surplus beyond capital and other liabilities	550,336 98	
		1,050,336 98
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		\$2,396,523 98

VI.—RISKS AND PREMIUMS.

	<i>Steam-boiler.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year.	\$274,330 707	\$2,511,824 72
Written or renewed during the year.	119,728,589	1,067,183 96
Totals	\$394,059,296	\$3,579,008 68
Deduct those expired and marked off as terminated	114,059,200	1,012,034 30
In force on the 31st day of December, 1898.	\$280,000,096	\$2,566,974 38
Unearned premiums computed at 50 per cent., \$1,283,487.19.		

GENERAL INTERROGATORIES.

Losses incurred during the year.	\$61,007 17
Total amount of the company's stock owned by the directors, at par value.	88,400 00
Dividends declared payable in stock from organization.	140,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Steam-boiler.</i>
Risks written.	\$650,625 00
Premiums received: Inspection, \$2,046; insurance, \$4,774.01; total	6,820 01
Losses paid.	151 93
Losses incurred.	362 08

LLOYDS' PLATE GLASS INSURANCE COMPANY.

Organized under the laws of the state of New York. President, WILLIAM T. WOODS; Secretary, CHARLES E. W. CHAMBERS. Incorporated August, 1882. Commenced business September, 1882. Principal office, No. 63 William street, New York city.

I.—CAPITAL STOCK.

Amount of capital stock paid up in cash	\$250,000 00
Amount of net ledger assets December 31 of previous year	\$361,930 04
Extended at.	661,930 04

II.—INCOME DURING YEAR.

	<i>Plate glass.</i>	
Gross premiums unpaid December 31 last year.	\$65,984 40	
Gross premiums on risks written and renewed during the year	451,810 57	
Total	\$517,794 97	
Deduct gross premiums in course of collection at this date	62,920 33	
Entire premiums collected during the year	\$454,874 64	
Deduct reinsurance, abatement, rebate, and return premiums.	37,989 19	
Net cash actually received for premiums.		\$416,885 45
Interest on loans on mortgages	\$950 00	
Interest and dividends on stocks and bonds.	15,080 27	
Rents.	12,321 11	
Total interest.		28,351 38
Profit on ledger assets actually sold during the year over cost.	\$7,625 27	
Profit and loss (suspense account)	50 96	
		7,676 23
Total income actually received during the year, in cash.		\$452,913 06
Aggregate last balance and income.		\$1,114,843 10

III.—DISBURSEMENTS DURING YEAR.

	<i>Plate glass.</i>	
Gross amount paid for matured claims other than weekly indemnity, Deduct reinsurances and salvages, including recoveries on account of losses previously paid	\$160,510 08	
Net paid policy-holders	17,179 93	\$143,330 15
To stockholders for interest or dividends (20 per cent.)	\$50,000 00	
Commission to agents	159,532 89	
Salaries, traveling and all expenses of agents and agencies not on commission account.	3,140 32	
Salaries and all other compensation of president, \$10,000; secretary, \$6,600; home-office employees, \$39,748.26	56,348 26	
Taxes on premiums, \$4,018.65; taxes on property, \$3,334.03; insurance-department fees and agents' licenses, \$4,314.53; municipal licenses, \$10,501.62	22,221 83	
Rent.	2,961 70	
Legal expenses, \$290 36; real-estate expenses, \$3,178.05	3,468 41	
Furniture and fixtures	482 30	
Advertising, \$6,408.65; and general printing and stationery, \$3,634.03, Postage and express, \$3,093.58; sundries, \$6,060.72; internal-revenue tax, \$943.62	10,042 68	
Total miscellaneous expenses	10,102 92	
		318,301 31
Total disbursements		\$161,631 46
Balance		\$653,211 64

IV.—ASSETS.

Book value of real estate.	\$245,763 18	
Loans on mortgage on real estate	20,000 00	
Book value of bonds and stocks owned absolutely	372,194 98	
Cash in company's office	3,382 67	
Cash deposited in banks	11,870 81	
Total net ledger assets		\$653,211 64

OTHER, OR NET LEDGER ASSETS.

Interest accrued on bonds and stocks, paid when purchased.	43 61	
Market value of real estate over book value	19,236 82	
Gross premiums in course of collection, to wit: Plate-glass premiums, \$57,865.49; unpaid commission thereon, \$14,466.37; total net amount	43,399 12	
Total assets		\$715,896 19
Deduct depreciation from cost of above ledger assets to bring same to market value.	3,844 44	
Total admitted assets		\$712,051 75

V.—NON-LEDGER LIABILITIES.

Aggregate of unpaid plate-glass claims and expenses in process of adjustment	\$3,649 42	
Gross premiums upon all unexpired risks running one year or less from date of policy: Plate glass, \$361,567.92; unearned portion (50 per cent.)	\$180,783 96	
Gross premiums upon all unexpired risks running more than one year from date of policy: Plate glass, \$85,735.85; unearned premiums (<i>pro rata</i>)	43,754 75	
Total unearned premiums as computed above		224,538 71
Due and accrued for salaries, rent, advertising, agency and other expenses, including plate glass and glazing	30,640 48	
Total amount of all liabilities, except capital stock		\$258,828 61
Joint-stock capital actually paid up in cash	\$250,000 00	
Surplus beyond capital and other liabilities	203,223 14	
		453,223 14
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		\$712,051 75

VI.—RISKS AND PREMIUMS.

	<i>Plate glass.</i>	<i>Premiums.</i>
In force December 31 preceding year.	\$16,434,140 00	\$399,756 31
Written or renewed during the year.	19,654,631 00	451,810 57
Totals	\$36,088,771 00	\$851,566 88
Deduct expirations and cancellations.	15,275,296 00	404,283 11
Net in force December 31, 1898.	\$20,813,475 00	\$447,303 77

GENERAL INTERROGATORIES.

Losses incurred during the year.	\$167,937 28
Total amount of the company's stock owned by the directors, at par value.	102,600 00
Amount deposited in various states and countries which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries, market value.	163,251 42

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Plate glass.</i>
Risks written.	\$116,798 35
Premiums received.	2,446 62
Losses paid.	848 67
Losses incurred.	1,080 46

METROPOLITAN PLATE GLASS INSURANCE COMPANY.

Organized under the laws of the state of New York. President, EUGENE H. WINSLOW; Secretary, S. WM. BURTON. Incorporated April 22, 1874. Commenced business April 23, 1874. Principal office, 63 Liberty street, New York city.

I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....		\$100,000 00
Amount of net ledger assets December 31 of previous year.....	\$465,408 99	
Extended at.....		465,408 99

II.—INCOME DURING YEAR.

	<i>Plate glass.</i>	
Gross premiums unpaid December 31 last year.....	\$40,186 69	
Gross premiums on risks written and renewed during the year.....	297,144 97	
Total.....	\$337,331 66	
Deduct gross premiums in course of collection at this date.....	42,703 67	
Entire premiums collected during the year.....	\$294,627 99	
Deduct reinsurance, abatement, rebate, and return premiums.....	42,409 66	
Net cash actually received for premiums.....		\$252,218 33
Interest and dividends on stocks and bonds.....	\$11,241 07	
Interest upon other debts due the company.....	534 57	
Rents.....	2,775 99	
Total interest.....		14,551 63
Profit on ledger assets actually sold during the year over cost.....		10,295 90
Total income actually received during the year, in cash.....		\$277,065 86
Aggregate last balance and income.....		\$742,474 85

III.—DISBURSEMENTS DURING YEAR.

	<i>Plate glass.</i>	
Gross amount paid for matured claims other than weekly indemnity.....	\$115,677 71	
Deduct reinsurances and salvages, including recoveries on account of losses previously paid.....	5,146 06	
Net paid policy-holders.....		\$110,531 65
To stockholders for interest or dividends (20 per cent.).....	\$20,000 00	
Commission to agents.....	89,669 29	
Salaries, traveling and all expenses of agents and agencies not on commission account.....	5,860 52	
Salaries and all other compensation of officers, \$10,583.34; home-office employees, \$1,331.43.....	31,914 77	
Taxes on premiums, \$2,848.10; taxes on property, \$1,507.50; insurance-department fees and agents' licenses, \$10,242.75; municipal licenses, \$1,08 05; revenue tax, \$838.62.....	16,145 02	
Legal expenses, \$240.53; real-estate expenses, \$1,833.25.....	2,073 78	
Furniture and fixtures.....	29 50	
Advertising, \$1,892.53; and general printing and stationery, \$1,895.15..	3,817 18	
Profit-and-loss premiums charged off, \$550.59; postage and expressage, \$1,262.60; sundries, \$6,003.54.....	8,116 73	
Total miscellaneous expenses.....		177,597 29
Total disbursements.....		\$288,128 94
Balance.....		\$454,345 91

IV.—ASSETS.

Book value of real estate.....	\$150,000 00	
Book value of bonds and stocks owned absolutely.....	279,207 99	
Cash in company's office.....	1,243 19	
Cash deposited in banks.....	23,894 73	
Total net ledger assets.....		\$454,345 91

OTHER, OR NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$533 33	
Rents accrued on company's property or lease.....	137 51	
Total outstanding interest.....		670 84
Market value of bonds and stocks over book value (not including interest).....		13,149 51
Plate glass on hand to replace losses.....		902 82
Sundry accounts due for glass sold.....		141 94
Gross premiums in course of collection, to wit: Plate glass, not over three months due, \$37,055.96; over three months due, \$5,647.71; unpaid commission thereon, \$9,263.99; total net amount.....		27,791 97
Total admitted assets.....		\$497,002 99

V.—NON-LEDGER LIABILITIES.

Aggregate of unpaid plate-glass claims and expenses in process of adjustment.....		\$1,500 00
Gross premiums upon all unexpired plate-glass risks running one year or less from date of policy, \$263,106 44; unearned portion (50 per cent.).....		131,553 22
Accounts due for glass and glazing.....		6,067 59
Total amount of all liabilities, except capital stock		\$139,120 81
Joint-stock capital actually paid up in cash.....	\$100,000 00	
Surplus beyond capital and other liabilities.....	257,882 18	
		357,882 18
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		\$497,002 99

VI.—RISKS AND PREMIUMS.

	<i>Plate glass.</i>	<i>Premiums.</i>
In force December 31 preceding year	\$10,573,575 89	\$267,473 95
Written or renewed during the year.....	13,638,321 70	297,144 97
Totals.....	\$24,211,897 59	\$564,618 92
Deduct expirations and cancellations.....	11,990,635 29	301,512 48
Net in force December 31, 1898.....	\$12,221,262 30	\$263,106 44

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$109,831 65
Total amount of the company's stock owned by the directors, at par value.....	27,500 00
Amounts deposited in various states and countries which, under the laws thereof, are held exclusively for the protection of the policy-holders of such states and countries.....	100,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Plate glass.</i>
Risks written.....	\$65,125 60
Premiums received.....	704 58
Losses paid.....	48 24
Losses incurred.....	48 24

NEW JERSEY PLATE GLASS INSURANCE COMPANY.

Organized under the laws of the state of New Jersey. President, SAMUEL C. HOAGLAND; Secretary, JAMES S. HEEDEN. Incorporated April 21, 1868. Commenced business September 15, 1863. Principal office, 271 Market street, Newark, N. J.

I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....		\$100,000 00
Amount of net ledger assets December 31 of previous year.....	\$155,227 05	
Extended at.....		155,227 05

II.—INCOME DURING YEAR.

	<i>Plate glass.</i>	
Gross premiums unpaid December 31 last year.....	\$16,703 54	
Gross premiums on risks written and renewed during the year.....	89,103 56	
Total.....	\$105,807 10	
Deduct gross premiums in course of collection at this date	15,251 46	
Entire premiums collected during the year.....	\$90,555 64	
Deduct reinsurance, abatement, rebate, and return premiums.....	15,656 09	
Net cash actually received for premiums.....		74,899 55
Interest on loans on mortgages.....	\$7,056 02	
Rents.....	262 00	
Total interest.....		7,318 02
Recovered from loss 1897.....		12 00
Total income actually received during the year, in cash.....		\$82,229 57
Aggregate last balance and income.....		\$237,456 62

III.—DISBURSEMENTS DURING THE YEAR.

	<i>Plate glass.</i>	
Gross amount paid for matured claims.....	\$34,582 79	
Deduct reinsurances and salvages, including recoveries on account of losses previously paid.....	5,915 74	
Net paid policy-holders.....		\$28,667 05
To stockholders for interest or dividends (6 per cent.).....	\$6,063 00	
Commission to agents.....	24,237 25	
Salaries, traveling and all expenses of agents and agencies not on commission account.....	1,316 24	
Salaries and all other compensation of president, \$2,500; secretary \$500; home-office employees, \$5,094.80.....	8,094 80	
Taxes on premiums, \$1,640.18; taxes on property, \$186.11; insurance-department fees and agents' licenses, \$3,448.70; municipal licenses, \$255.62.....	5,530 61	
Rent.....	1,250 00	
Legal expenses, \$73.15; real-estate expenses, \$175.61; taxes on personal property, \$286.34.....	536 10	
Advertising, \$160; and general printing and stationery, \$646.63.....	806 63	
Internal revenue, \$156.21; general expenses, \$1,076.46.....	1,232 67	
Return premiums paid twice.....	5 47	
Total miscellaneous expenses.....		49,072 77
Total disbursements.....		\$77,739 82
Balance.....		\$159,716 80

IV.—ASSETS.

Book value of real estate.....	\$5,976 56	
Loans on mortgage on real estate.....	142,445 00	
Cash in company's office.....	1,713 84	
Cash deposited in banks.....	8,958 07	
Bills receivable, unsecured.....	735 25	
Agents' debit balances, unsecured.....	33 62	
Total.....	\$159,862 34	
Deduct agents' credit balances.....	145 54	
Total net ledger assets.....		\$159,716 80

OTHER, OR NON-LEDGER ASSETS.

Interest accrued on mortgages.....	1,579 15	
Market value of real estate over book value.....	3,523 44	
Gross premiums in course of collection, to wit: Plate glass, \$12,001.86; unpaid commission thereon, \$3,993.17; total net amount.....	8,008 69	
Total assets.....		\$172,828 08

DEDUCT ASSETS NOT ADMITTED, AND FOR DEPRECIATION.

Agents' debit balances, unsecured.....	\$33 62	
Bills receivable.....	735 25	
Total.....		768 87
Total admitted assets.....		\$172,059 21

V.—NON-LEDGER LIABILITIES.

	<i>Plate glass.</i>	
Total claims adjusted, not paid.....	\$330 75	
In process of adjustment.....	1,187 97	
Known or reported; proofs not filed.....	277 00	
Aggregate of unpaid claims and expenses.....		\$1,795 72
Gross premiums upon all unexpired risks running one year or less from date of policy: Plate glass, \$73,675.39; unearned portion (50 per cent.).....	\$36,837 70	
Gross premiums upon all unexpired risks running more than one year from date of policy: Plate glass, \$1,417.37; unearned premium (<i>pro rata</i>).....	1,063 90	
Total unearned premiums as computed above.....		37,901 60
Due and accrued for salaries, rent, advertising, agency and other expenses.....		388 32
Total amount of all liabilities, except capital stock.....		\$40,085 64
Joint-stock capital actually paid up in cash.....	\$100,000 00	
Surplus beyond capital and other liabilities.....	31,973 57	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....		\$172,059 21

VI.—RISKS AND PREMIUMS.

	<i>Plate glass.</i>	<i>Premiums.</i>
In force December 31 preceding year.....	\$8,350,428 00	\$82,906 12
Written or renewed during the year.....	3,900,752 00	89,103 56
Total.....	\$7,251,180 00	\$172,009 68
Deduct expirations and cancelations.....	3,846,120 00	96,916 92
Balance.....	\$3,405,060 00	\$75,092 76
Net in force December 31, 1898.....	\$3,405,060 00	\$75,092 76

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$29,715 18
Total amount of the company's stock owned by the directors, at par value.....	79,710 00
Dividends declared payable in stock from organization.....	41 364 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Risks written.....	<i>Plate glass.</i> \$29,800 11
Premiums received.....	587 12
Losses paid.....	214 60
Losses incurred.....	243 10

NEW YORK PLATE GLASS INSURANCE COMPANY.

Organized under the laws of the state of New York. President, MAX DANZIGER; Secretary, MAJOR A. WHITE. Incorporated March, 1891. Commenced business March 19, 1891. Principal office, 24 Pine street, New York city.

I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$100,000 00
Amount of net ledger assets December 31 of previous year.....	\$337,564 39
Extended at.....	337,564 39

II.—INCOME DURING YEAR.

	<i>Plate glass.</i>
Gross premiums unpaid December 31 last year.....	\$41,043 56
Gross premiums on risks written and renewed during the year.....	259,924 19
Total.....	\$300,967 75
Deduct gross premiums in course of collection at this date.....	44,628 27
Entire premiums collected during the year.....	\$256,339 48
Deduct reinsurance, abatement, rebate, and return premiums.....	52,424 29
Net cash actually received for premiums.....	\$203,915 19
Interest and dividends on stocks and bonds.....	13,722 77
Profit on ledger assets actually sold during the year, over cost.....	3,744 88
Total income actually received during the year, in cash.....	\$221,382 84
Aggregate last balance and income.....	\$558,947 23

III.—DISBURSEMENTS DURING YEAR.

	<i>Plate glass.</i>
Gross amount paid for matured claims other than weekly indemnity.....	\$83,981 53
Deduct reinsurances and salvages, including recoveries on account of losses previously paid.....	6,600 12
Net paid policy-holders.....	\$77,381 41
To stockholders for interest or dividends (10 per cent.).....	\$10,000 00
Commission to agents.....	57,983 18
Salaries, traveling and all expenses of agents and agencies not on commission account.....	11,542 49
Salaries and all other compensation of president and home-office employees.....	25,316 00
Taxes on premiums, \$2,311.20; insurance-department fees and agents' licenses, \$3,482.38; municipal licenses, \$386.19.....	9,179 77
Rent.....	3,575 92
Legal expenses.....	316 10
Furniture and fixtures.....	56 87
Advertising, \$214.85; and general printing and stationery, \$1,839.51.....	2,054 36
Suspense, postage, internal revenue, and general expense.....	14,745 59
Total miscellaneous expenses.....	134,770 28
Total disbursements.....	\$212,151 69
Balance.....	\$346,795 54

IV.—ASSETS.

Book value of bonds and stocks owned absolutely.....	\$336,567 24
Cash in company's office.....	2,005 86
Cash deposited in banks.....	8,222 44
Total net ledger assets.....	\$346,795 54

OTHER, OR NON-LEDGER ASSETS.

Market value of bonds and stocks over book value (not including interest).....	\$15,157 76
Gross premiums in course of collection, to wit: Plate glass, \$38,521.03; unpaid commission thereon, \$12,519.34; total net amount.....	26,001 69
Total admitted assets.....	<u>\$387,954 99</u>

V.—NON-LEDGER LIABILITIES.

Aggregate of unpaid plate-glass claims and expenses in process of adjustment...	\$5,893 24
Gross premiums upon all unexpired risks running one year or less from date of policy: Plate glass, \$210,930.65; unearned portion (50 per cent.).....	105,465 32
Cash dividends to stockholders declared but not yet due.....	5,000 00
Due and accrued for salaries, rent, advertising, agency and other expenses.....	582 85
Return premiums.....	820 37
Total amount of all liabilities, except capital stock.....	<u>\$117,781 78</u>
Joint-stock capital actually paid up in cash.....	\$100,000 00
Surplus beyond capital and other liabilities.....	170,193 21
	<u>270,193 21</u>
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....	<u>\$387,954 99</u>

VI.—RISKS AND PREMIUMS.

	<i>Plate glass.</i>	<i>Premiums.</i>
In force December 31 preceding year.....	\$9,513,263 34	\$221,702 51
Written or renewed during the year.....	13,181,453 95	259,924 19
Totals.....	<u>\$22,694,717 29</u>	<u>\$481,626 70</u>
Deduct expirations and cancelations.....	11,706,876 93	270,696 05
Net in force December 31, 1898.....	<u>\$10,987,840 36</u>	<u>\$210,930 65</u>

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$88,797 62
Total amount of the company's stock owned by the directors, at par value.....	51,900 00
Amounts deposited in various states and countries which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries: Virginia.....	<u>15,000 00</u>

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Plate glass.</i>
Risks written.....	\$35,697 89
Premiums received.....	731 70
Losses paid.....	35 50
Losses incurred.....	<u>35 50</u>

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the state of California. President, GEO. A. MOORE; Secretary, J. N. PATTON. Incorporated December 28, 1867. Commenced business May, 1885. Principal office, 508 Montgomery street, San Francisco, Cal.

I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$200,000 00
Amount of net ledger assets December 31 of previous year (see gen. stat., p. 223.).....	

II.—INCOME DURING YEAR.

	<i>Accident.</i>
Gross premiums unpaid December 31 last year.....	\$86,945 00
Gross premiums on risks written and renewed during the year.....	355,166 58
Total.....	<u>\$442,111 58</u>
Deduct gross premiums in course of collection at this date.....	87,895 16
Entire premiums collected during the year.....	<u>\$354,216 42</u>
Deduct reinsurance, abatement, rebate, and return premiums.....	92,538 51
Net cash actually received for premiums, carried to general statement.....	<u>\$261,677 91</u>

III.—DISBURSEMENTS DURING YEAR.

	<i>Accident.</i>	
Gross amount paid for matured claims other than weekly indemnity,	\$42,778 00	
Gross amount paid for weekly or other periodical indemnity.....	84,287 51	
Total	\$127,065 51	
Deduct reinsurance and salvages, including recoveries on account of losses previously paid.....	1,984 85	
Net paid policy-holders		\$125,080 66
Commission to agents.....	\$93,174 16	
Salaries, traveling and all expenses of agents and agencies not on commission account.....	5,386 96	
Medical examiners' fees and salaries.....	3,787 90	
Salaries and all other compensation of officers, \$12,950; home-office employees, \$13,753.74	26,703 74	
Taxes on premiums, \$2,756.28; insurance-department fees and agents' licenses, \$2,748.90; municipal licenses, \$20; revenue taxes, \$1,214.12, ...	6,739 30	
Rent, including \$3,000 for company's occupancy of its own buildings, ...	3,132 50	
Legal expenses.....	4,735 82	
Advertising, \$1,776.32; and general printing and stationery, \$3,808.33, ...	5,584 65	
General expense.....	1,145 69	
Postage	1,904 84	
Total miscellaneous expenses.....		152,295 56
Total disbursements, carried to general statement.....		\$277,376 22

IV.—ASSETS.

(See general statement, p. 224.)

OTHER, OR NON-LEDGER ASSETS.

(See general statement, p. 224.)

Gross premiums in course of collection, to wit:

Accident, \$87,895.16; unpaid commission thereon, \$21,973.79; total net amount, carried to general statement..... \$65,921 37

DEDUCT ASSETS NOT ADMITTED, AND FOR DEPRECIATION.

(See general statement, p. 224.)

V.—NON-LEDGER LIABILITIES.

	<i>Accident.</i>	
Known or reported; proofs not filed.....	\$1,500 00	
Resisted by company on its own account.....	8,500 00	
Net amount of unpaid-claim account.....		\$10,000 00
Gross premiums upon all unexpired risks running one year or less from date of policy: Accident, \$211,748; unearned portion (50 per cent.).....		105,874 00
Total amount of all liabilities except capital stock, carried to general statement.....		\$115,874 00

VI.—RISKS AND PREMIUMS.

	<i>Accident.</i>	<i>Premiums.</i>
In force December 31 preceding year.....	\$46,907,750	\$208,977 12
Written or renewed during the year.....	88,281,050	355,166 58
Totals.....	\$135,188,800	\$564,143 70
Deduct expirations and cancelations.....	83,487,700	346,699 94
Balance.....	\$51,701,100	\$217,443 76
Deduct reinsured policies.....	1,762,006	5,695 55
Net in force December 31, 1898.....	\$49,939,094	\$211,748 21

GENERAL INTERROGATORIES.

Losses incurred during the year	\$126,287 51
Total amount of the company's stock owned by the directors, at par value (1,211 shares).....	121,100 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Accident.</i>
Risks written.....	\$1,099,300 00
Premiums received.....	7,430 68
Losses paid.....	1,020 63
Losses incurred.....	1,020 63

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

Organized under the laws of the state of Michigan. President, D. M. FERRY; Secretary, E. A. LEONARD. Incorporated May 29, 1884. Commenced business August 1, 1884. Principal office, Griswold street, Detroit, Mich.

I.—CAPITAL STOCK.

Amount of capital stock paid up in cash		\$200,000 00
Amount of net ledger assets December 31 of previous year	\$650,286 97	
Extended at.....		650,286 97

II.—INCOME DURING YEAR.

Accident:		
Gross premiums unpaid December 31 last year	\$170,650 87	
Gross premiums on risks written and renewed during the year ..	727,073 15	
Total.....	\$897,724 05	
Deduct gross premiums in course of collection at this date.....	150,153 43	
Entire premiums collected during the year.....	\$745,570 62	
Deduct reinsurance, abatement, rebate, and return premiums...	138,164 25	
Net cash actually received for premiums.....		\$609,406 37
Employers' liability:		
Gross premiums unpaid December 31 last year.....	\$65,973 35	
Gross premiums on risks written and renewed during the year ..	426,341 08	
Total.....	\$492,314 43	
Deduct gross premiums in course of collection at this date	65,892 98	
Entire premiums collected during the year.....	\$426,421 45	
Deduct reinsurance, abatement, rebate, and return premiums...	48,645 79	
Net cash actually received for premiums.....		377,775 66
Total net cash actually received for premiums.....		\$987,182 03
Interest on loans on mortgages	\$18,863 31	
Interest and dividends on stocks and bonds	10,625 00	
Interest upon other debts due the company	781 63	
Rents.....	670 70	
Total interest.....		30,940 64
Total income actually received during the year, in cash.....		\$1,018,122 67
Aggregate last balance and income.....		\$1,668,409 64

III.—DISBURSEMENTS DURING YEAR.

Accident:		
Gross amount paid for matured claims other than weekly indemnity.....	\$112,580 57	
Gross amount paid for weekly or other periodical indemnity.....	223,636 65	
Net paid policy-holders.....		\$336,217 22
Employers' liability:		
Gross amount paid for matured claims other than weekly indemnity	\$43,256 25	
Gross amount paid for weekly or other periodical indemnity.....	161,036 41	
Net paid policy-holders		204,292 66
Total net paid policy-holders		\$540,509 88
To stockholders for interest or dividends (6 per cent.).....	\$12,000 00	
Commission to agents	261,965 67	
Salaries, traveling and all expenses of agents and agencies not on commission account	49,610 72	
Medical examiners' fees and salaries, \$2,552; inspections, \$11,357.60,	13,909 60	
Salaries and all other compensation of officers, \$12,000; home-office employees, \$32,956.84	44,956 84	
Taxes on premiums, \$17,425.26; taxes on property, \$4,305.07; insurance-department fees and agents' licenses, \$11,482.59; municipal licenses, \$835.14; tax on franchise, \$546.45	34,594 51	
Rent.....	7,854 55	
Legal expenses, \$6,291.99; real-estate expenses, \$399.20	6,691 19	
Furniture and fixtures	650 07	
Advertising, \$4,075.81; and general printing and stationery, \$5,958.32,	10,034 16	
Postage, telegraphing, and express, \$6,088.68; traveling expenses of officers and employees, \$5,421.09; adjustment, \$8,490.15; general expenses, \$3,835.41.....	23,835 33	
Total miscellaneous expenses.....		466,102 64
Total disbursements		\$1,006,612 52
Balance.....		\$661,797 12

IV.—ASSETS.

Book value of real estate	\$68,438 93	
Loans on mortgage on real estate	230,237 50	
Book value of bonds and stocks owned absolutely.....	286,018 10	
Cash in company's office	18,084 50	
Cash deposited in banks	58,990 09	
Taxes paid on mortgages	28 00	
Total net ledger assets		\$661,797 12

OTHER, OR NON-LEDGER ASSETS.

Interest due (\$3,886.62) and accrued (\$3,837.09) on mortgages.....	\$7,723 71	
Interest accrued on bonds and stocks	4,286 00	
Total outstanding interest.....		12,009 71
Market value of bonds and stocks over book value (not including interest)		2,925 00
Gross premiums in course of collection, to wit:		
Accident, \$150,153.43; unpaid commission thereon, \$39,039.89; net, ...	\$111,113 54	
Employers' liability, \$65,892.98; unpaid commission thereon, \$13,837.52; net.....	52,055 46	
Total gross outstanding premiums	\$216,046 41	
Total net amount of outstanding premiums		163,169 00
Total admitted assets		\$839,900 83

V.—NON-LEDGER LIABILITIES.

In process of adjustment:		
Accident	\$10,650 00	
Employers' liability.....	10,302 00	
		\$20,952 00
Resisted by company on its own account:		
Accident		27,000 00
Estimated expenses incident to settlements:		
Employers' liability	70,500 00	
Aggregate of unpaid claims and expenses.....		\$118,452 00
Gross premiums upon all unexpired risks running one year or less from date of policy:		
Accident, \$530,833.19; unearned portion (50 per cent.).....	\$265,416 60	
Employers' liability, \$342,057.50; unearned portion (50 per cent.), ...	171,028 75	
Total unearned premiums as computed above		436,445 35
Total amount of all liabilities except capital stock		\$551,897 35
Joint-stock capital actually paid up in cash.....	\$200,000 00	
Surplus beyond capital and other liabilities	85,003 48	
		285,003 48
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....		\$839,900 83

VI.—RISKS AND PREMIUMS.

Accident:	<i>Amt. at risk.</i>	<i>Premiums.</i>
In force December 31 preceding year	\$79,857,300 00	\$577,614 68
Written or renewed during the year	125,752,733 00	727,073 18
Totals.....	\$205,610,033 00	\$1,304,687 86
Deduct expirations and cancellations.....	123,510,900 00	773,854 67
Net in force December 31, 1898	\$77,099,133 00	\$530,833 19
Employers' liability:		
In force December 31 preceding year	\$38,425,000 00	\$320,830 64
Written or renewed during the year	50,415,000 00	426,341 08
Totals.....	\$88,840,000 00	\$747,171 72
Deduct expirations and cancellations.....	43,400,000 00	405,114 22
Net in force December 31, 1898	\$45,440,000 00	\$342,057 50

GENERAL INTERROGATORIES.

Losses incurred during the year	\$540,509 88
Total amount of the company's stock owned by the directors, at par value.....	138,000 00
Amounts deposited in various states and countries which, under the laws thereof, are held exclusively for the protection of the policy-holders of such states and countries.....	60,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Risks written:		
Accident	\$811,300 00	
Employers' liability	205,000 00	
Aggregate		\$1,016,300 00
Premiums received:		
Accident	\$10,070 05	
Employers' liability	2,334 53	
Aggregate		12,404 63

Losses paid:		
Accident	\$12,045 07	
Employers' liability	329 00	
Aggregate		\$12,374 07
Losses incurred:		
Accident	\$12,045 07	
Employers' liability	329 00	
Aggregate		12,374 07

UNION CASUALTY AND SURETY COMPANY.

Organized under the laws of the state of Missouri. President, C. P. ELLERBE; Secretary, JOHN GREENOUGH. Commenced business April 18, 1893. Principal office, Wainwright building, St. Louis, Mo.

I.—CAPITAL STOCK.

Amount of capital stock paid up in cash		\$250,000 00
Amount of net ledger assets December 31 of previous year	\$503,683 47	
Extended at		503,683 47

II.—INCOME DURING YEAR.

Accident:			
Gross premiums unpaid December 31 last year	\$114,652 10		
Gross premiums on risks written and renewed during the year ..	358,710 13		
Total	\$473,362 23		
Deduct gross premiums in course of collection at this date	88,139 07		
Entire premiums collected during the year	\$385,223 16		
Deduct reinsurance, abatement, rebate, and return premiums...	96,274 12		
Net cash actually received for premiums		\$288,949 04	
Employers' liability:			
Gross premiums unpaid December 31 last year	\$126,087 67		
Gross premiums on risks written and renewed during the year ..	509,495 78		
Total	\$635,583 45		
Deduct gross premiums in course of collection at this date	126,621 41		
Entire premiums collected during the year	\$508,962 04		
Deduct reinsurance, abatement, rebate, and return premiums...	81,580 46		
Net cash actually received for premiums		427,381 58	
Plate glass:			
Gross premiums unpaid December 31 last year	\$22,507 35		
Gross premiums on risks written and renewed during the year ..	89,930 71		
Total	\$112,438 06		
Deduct gross premiums in course of collection at this date	19,427 10		
Entire premiums collected during the year	\$93,010 96		
Deduct reinsurance, abatement, rebate, and return premiums...	20,944 76		
Net cash actually received for premiums		72,066 20	
Steam-boiler:			
Gross premiums unpaid December 31 last year	\$11,519 27		
Gross premiums on risks written and renewed during the year ..	39,100 96		
Total	\$50,620 23		
Deduct gross premiums in course of collection at this date	10,991 46		
Entire premiums collected during the year	\$39,628 77		
Deduct reinsurance, abatement, rebate, and return premiums...	5,479 48		
Net cash actually received for premiums		34,149 29	
Total net cash actually received for premiums		\$822,546 11	
Interest on loans on mortgages	\$9,985 82		
Interest and dividends on stocks and bonds	11,129 62		
Total interest		21,115 44	
Profit on ledger assets actually sold during the year over cost		2,132 50	
Total income actually received during the year, in cash		\$845,794 05	
Aggregate last balance and income		\$1,349,477 52	

III.—DISBURSEMENTS DURING YEAR.

Accident:		
Gross amount paid for matured claims other than weekly indemnity	\$30,010 93	
Gross amount paid for weekly or other periodical indemnity	118,549 55	\$148,560 48
Total		
Employers' liability:		
Gross amount paid for weekly or other periodical indemnity	272,261 42	
Plate glass:		
Gross amount paid for matured claims other than weekly indemnity	28,129 42	
Steam-boiler:		
Gross amount paid for matured claims other than weekly indemnity	482 85	
Net paid policy-holders		\$449,434 17
Commission to agents	\$244,043 00	
Salaries, traveling and all expenses of agents and agencies not on commission account	21,316 36	
Inspections	12,528 71	
Salaries and all other compensation of president, \$4,000; secretary, \$2,500; other officers, \$1,650; home-office employees, \$34,408.79	42,558 79	
Taxes on premiums, \$11,931.13; taxes on property, \$1,788.83; insurance-department fees and agents' licenses, \$6,962.75; municipal licenses, \$946.49	21,629 20	
Rent	4,560 92	
Legal expenses	3,883 91	
Furniture and fixtures	253 25	
Advertising, \$2,282.25; and general printing and stationery, \$5,161.31, ...	7,443 56	
Adjusting, \$20,529.28; general expense, \$11,842.98	32,373 26	
Total miscellaneous expenses		390,590 05
Total disbursements		\$840,024 22
Balance		\$509,453 30

IV.—ASSETS.

Loans on mortgage on real estate	\$202,335 00	
Book value of bonds and stocks owned absolutely	267,240 00	
Cash in company's office	2,427 81	
Cash deposited in bank	37,450 49	
Total net ledger assets		\$509,453 30
OTHER, OR NON-LEDGER ASSETS.		
Interest accrued on mortgages	\$3,219 59	
Interest accrued on bonds and stocks	165 00	
Total out-standing interest		3,384 59
Market value of bonds and stocks over book value (not including interest)		10,160 00
Gross premiums in course of collection, to wit:		
Accident, \$58,139.07; unpaid commission thereon, \$26,441.72; net, ...	\$61,697 35	
Employers' liability, \$126,621.41; unpaid commission thereon, \$27,856.71; net, ...	98,764 70	
Plate glass, \$19,427.10; unpaid commission thereon, \$5,823.13; net, ...	13,598 97	
Steam-boiler, \$10,991.46; unpaid commission thereon, \$2,308.21; net	8,683 25	
Total net amount of outstanding premiums		182,744 27
Total admitted assets		\$705,742 16

V.—NON-LEDGER LIABILITIES.

In process of adjustment:		
Accident	\$10,506 00	
Employers' liability	4,930 00	
Plate glass	1,053 21	
		\$16,489 21
Resisted by the company on its own account:		
Accident	\$7,550 00	
Employers' liability	901 29	
		8,451 29
Estimated expenses incident to settlements:		
Employers' liability	64,300 00	
Aggregate of unpaid claims and expenses		\$89,240 50
Gross premiums upon all unexpired risks running one year or less from date of policy:		
Accident, \$129,761.37; unearned portion (50 per cent.)	\$64,880 68	
Employers' liability, \$365,942.26; unearned portion (50 per cent.), ...	182,971 13	
Plate glass, \$71,063.92; unearned portion (50 per cent.)	35,531 96	
Steam-boiler, \$24,514.51; unearned portion (50 per cent.)	12,257 25	
Total unearned premiums as computed above		295,641 02
Due and accrued for salaries, rent, advertising, agency and other expenses		540 61
Total amount of all liabilities, except capital stock		\$385,422 13
Joint-stock capital actually paid up in cash	\$250,000 00	
Surplus beyond capital and other liabilities	70,320 03	
		320,320 03
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		\$705,742 16

VI.—RISKS AND PREMIUMS.

Accident:	<i>Amt. at risk.</i>	<i>Premiums.</i>
In force December 31 preceding year.....	\$27,806,085 00	\$164,397 66
Written or renewed during the year.....	44,437,700 00	358,710 13
Totals.....	\$72,243,785 00	\$523,107 79
Deduct expirations and cancelations.....	45,046,410 00	393,346 44
Net in force December 31, 1898.....	\$27,197,375 00	\$129,761 35
Employers' liability:		
In force December 31 preceding year.....	\$54,803,362 00	\$360,577 39
Written or renewed during the year.....	75,820,500 00	509,495 78
Totals.....	\$130,623,862 00	\$870,073 17
Deduct expirations and cancelations.....	74,646,230 00	504,130 91
Net in force December 31, 1898.....	\$55,977,632 00	\$365,942 26
Plate glass:		
In force December 31 preceding year.....	\$1,544,257 00	\$80,032 08
Written or renewed during the year.....	2,209,069 00	89,930 71
Totals.....	\$3,753,326 00	\$169,962 79
Deduct expirations and cancelations.....	1,953,222 00	98,898 87
Net in force December 31, 1898.....	\$1,800,104 00	\$71,063 92
Steam-boiler:		
In force December 31 preceding year.....	\$10,938,845 00	\$26,814 53
Written or renewed during the year.....	11,055,450 00	39,100 96
Totals.....	\$21,994,295 00	\$65,915 49
Deduct expirations and cancelations.....	12,477,615 00	41,400 98
Net in force December 31, 1898.....	\$9,516,680 00	\$24,514 51

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$449,434 17
Total amount of the company's stock owned by the directors, at par value.....	81,500 00
Loaned to stockholders not officers.....	4,000 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Risks written:		
Accident.....	\$2,915,750 00	
Employers' liability.....	293,000 00	
Plate glass.....	49,778 00	
Steam-boiler.....	127,500 00	
Total.....		\$3,386,028 00
Premiums received:		
Accident.....	\$22,495 83	
Employers' liability.....	7,365 76	
Plate glass.....	1,889 60	
Steam-boiler.....	1,287 66	
Total.....		33,038 85
Losses paid:		
Accident.....	\$19,985 42	
Employers' liability.....	5,221 19	
Plate glass.....	285 04	
Total.....		25,491 65
Losses incurred:		
Accident.....	\$19,985 42	
Employers' liability.....	5,221 19	
Plate glass.....	285 04	
Total.....		25,491 65

UNITED STATES CASUALTY COMPANY.

Organized under the laws of the state of New York. President, JAMES W. HINKLEY; Secretary, EDSON S. LOTT. Incorporated May 2, 1895. Commenced business May 3, 1895. Home office, 141 Broadway, corner Liberty street, New York city.

I.—CAPITAL STOCK.

Amount of capital stock authorized, \$300,000; subscribed for	\$300,000 00
Amount of capital paid up in cash	300,000 00
Amount of net ledger assets December 31 of previous year	\$690,194 49
Extended at	690,194 49

II.—INCOME DURING YEAR.

Accident:		
Gross premiums unpaid December 31 last year	\$38,192 99	
Gross premiums written and renewed during year	488,572 91	
Total	\$506,765 90	
Deduct gross premiums now in course of collection	36,895 66	
Entire premiums collected during the year	\$469,870 24	
Deduct reinsurance, abatement, rebate, and return premiums	101,852 50	
Net cash actually received for premiums		\$368,017 74
Employers' liability:		
Gross premiums unpaid December 31 last year	\$49,690 85	
Gross premiums written and renewed during year	475,473 18	
Total	\$525,164 03	
Deduct gross premiums now in course of collection	57,164 69	
Entire premiums collected during the year	\$467,999 34	
Deduct reinsurance, abatement, rebate, and return premiums	165,464 92	
Net cash actually received for premiums		302,534 42
Steam-boiler:		
Gross premiums unpaid December 31 last year	\$7,034 12	
Gross premiums written and renewed during year	36,496 74	
Total	\$43,530 86	
Deduct gross premiums now in course of collection	4,638 45	
Entire premiums collected during the year	\$38,842 41	
Deduct reinsurance, abatement, rebate, and return premiums	12,548 90	
Net cash actually received for premiums		26,293 51
Automatic sprinkler:		
Gross premiums unpaid December 31 last year	\$6,564 75	
Gross premiums written and renewed during year	39,724 47	
Total	\$46,289 22	
Deduct gross premiums now in course of collection	2,541 99	
Entire premiums collected during the year	\$43,747 23	
Deduct reinsurance, abatement, rebate, and return premiums	24,290 10	
Net cash actually received for premiums		19,457 13
Total net cash actually received for premiums		\$716,302 80
Interest on bonds and dividends on stocks	\$19,789 62	
Interest upon other debts due the company and on deposits in bank, ...	214 25	
Total interest		20,003 87
Profit on sale or maturity of ledger assets during the year over book values		925 00
Total income during the year		\$737,231 67
Sum		\$1,427,423 16

III.—DISBURSEMENTS DURING YEAR.

Accident:		
Gross amount paid for claims, excepting weekly indemnity	\$32,950 00	
Gross amount paid for weekly or other periodical indemnity	93,821 64	
Net paid policy-holders		\$126,771 64
Employers' liability:		
Gross amount paid for claims	113,169 32	
Steam-boiler:		
Gross amount paid for claims	12,607 00	
Automatic sprinkler:		
Gross amount paid for claims	14,892 27	
Total net paid policy-holders		\$267,440 23

Commissions or brokerage to agents, less received on reinsurance...	\$181,385 70	
Salaries, traveling and all expenses of agents and agencies not on commission account.....	39,266 68	
Inspections	11,083 29	
Salaries and all other compensation of officers, \$17,383.24; home-office employees, \$34,123.06	51,456 30	
Taxes on premiums, \$8,662.66; insurance-department fees and agents' licenses, \$3,525.03; municipal licenses, \$706.75	12,894 44	
Rent	8,845 85	
Legal expenses	3,203 74	
Furniture and fixtures, \$1,883.23; advertising, \$559.40; printing and stationery, \$11,357.88	13,800 51	
Postage, \$6,405.78; telegrams and telephone, \$2,066.47; fees of directors, \$3,780; internal revenue, \$2,094.35; miscellaneous, \$4,443.04; accounts payable, \$1,479.66	20,269 30	
Total miscellaneous expenses		\$342,205 81
Total disbursements		\$609,646 04
Balance		817,780 12
		<u>\$1,427,426 16</u>

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$5,000 00	
Book value of bonds	765,280 94	
Cash in company's office	21,155 10	
Deposited in banks	26,379 12	
Total	\$817,815 16	
Deduct agents' credit balances	35 04	
Total net or ledger assets		\$817,780 12

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$3,941 64	
Total outstanding interest		3,941 64
Gross premiums in course of collection, to wit:		
Accident:		
Not over three months due	\$36,409 58	
Unpaid commission	9,102 39	
Net premiums		\$27,307 19
More than three months due	\$486 08	
Employers' liability:		
Not over three months due	\$56,715 19	
Unpaid commission	14,178 80	
Net premiums		42,536 39
More than three months due	\$449 50	
Steam-boiler:		
Not over three months due	\$4,635 45	
Unpaid commission	1,158 86	
Net premium		3,476 59
More than three months due	\$53 00	
Automatic sprinkler:		
Not over three months due	\$2,541 99	
Unpaid commission	635 50	
Net premiums		1,906 49
Total net premiums not over three months due		75,226 66
Total admitted assets		<u>\$896,948 42</u>

V.—NON-LEDGER LIABILITIES.

In process of adjustment:		
Accident	\$3,995 00	
Employers' liability	20,845 01	
Steam-boiler	150 00	
Automatic sprinkler	350 00	
		\$25,340 00
Resisted by company on its own account, not outlawed:		
Accident	\$12,275 00	
Employers' liability*	52,750 00	
		65,025 00
Aggregate of unpaid claims and expenses		\$90,365 00
Gross premiums upon all unexpired risks running one year or less from date of policy:		
Accident, \$265,938 21; unearned portion (50 per cent.)	\$132,969 10	
Employers' liability, \$292,170.92; unearned portion (50 per cent.)	146,085 46	
Steam-boiler, \$17,858.79; unearned portion (50 per cent.)	8,929 40	
Automatic sprinkler, \$22,005.19; unearned portion (50 per cent.)	11,002 55	
Total one year or less		<u>\$298,986 51</u>

* Resisted for assured.

Gross premiums upon all unexpired risks running more than one year from date of policy:		
Employers' liability, \$11,060.74; unearned premium <i>(pro rata)</i>	\$11,060 74	
Steam-boiler, \$19,044.41; unearned premium <i>(pro rata)</i>	19,044 41	
Total more than one year.....	\$30,105 15	
Total unearned premiums as computed above.....		\$329,091 66
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		1,420 83
For reinsurance.....		1,751 89
Contingency fund, \$18,319.04; all other indebtedness, \$1,000.....		19,319 04
Total amount of all liabilities.....		\$441,948 42
Joint-stock capital actually paid up in cash.....	\$300,000 00	
Surplus beyond capital and other liabilities.....	155,000 00	
		455,000 00
Total.....		\$896,948 42

VI.—RISKS AND PREMIUMS.

Accident:	<i>Amt. at risk.</i>	<i>Premiums.</i>
In force December 31 preceding year.....	\$152,737,550	\$257,249 38
Written or renewed during the year.....	341,720,480	468,572 91
Totals.....	\$494,458,030	\$725,822 29
Deduct expirations and cancelations.....	348,823,350	459,884 08
Net in force December 31, 1898.....	\$145,634,680	\$265,938 21
Employers' liability:		
In force December 31 preceding year.....	\$45,775,000	\$265,295 03
Written or renewed during the year.....	63,765,000	475,473 18
Totals.....	\$109,540,000	\$740,768 21
Deduct expirations and cancelations.....	62,410,000	436,322 16
Balance.....	\$47,130,000	\$304,446 05
Deduct reinsured policies.....	85,000	1,214 39
Net in force December 31, 1898.....	\$47,045,000	\$303,231 66
Burglary:		
In force December 31 preceding year.....	\$2,790,785	\$17,790 23
Deduct expirations and cancelations.....	2,548,826	15,780 10
Balance.....	\$241,959	\$2,010 13
Deduct reinsured policies.....	241,959	2,010 13
Steam-boiler:		
In force December 31 preceding year.....	\$7,457,750	\$26,149 36
Written or renewed during the year.....	9,997,070	36,496 74
Totals.....	\$17,454,820	\$62,646 10
Deduct expirations and cancelations.....	8,744,070	25,742 90
Net in force December 31, 1898.....	\$8,710,750	\$36,903 20
Automatic sprinkler:		
In force December 31 preceding year.....	\$1,744,750	\$24,664 97
Written or renewed during the year.....	3,133,859	39,724 47
Totals.....	\$4,878,609	\$64,389 44
Deduct expirations and cancelations.....	3,165,684	42,384 25
Net in force December 31, 1898.....	\$1,712,925	\$22,005 19

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$262,505 16
Total amount of the company's stock owned by the directors, at par value.....	119,400 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

Risks written:		
Accident.....	\$39,000 00	
Employers' liability.....	40,000 00	
Steam-boiler.....	20,000 00	
Automatic sprinkler.....	10,000 00	
Aggregate.....		\$109,000 00
Premiums received:		
Accident.....	\$75 21	
Employers' liability.....	9,290 44	
Steam boiler.....	200 00	
Automatic sprinkler.....	138 00	
Aggregate.....		9,703 65

Losses paid:		
Employers' liability		\$1,744 46
Losses incurred:		
Accident	\$45 00	
Employers' liability	8,572 51	
Aggregate		8,617 51
Amount at risk, end of year:		
Accident	\$18,000 00	
Employers' liability	70,000 00	
Steam-boiler	35,000 00	
Automatic sprinkler	10,000 00	
Aggregate		133,000 00

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Organized under the laws of the state of Maryland. President, JOHN R. BLAND; Secretary, GEO. R. CALLIS. Incorporated March 19, 1896. Commenced business August 1, 1896. Principal office, 20 South Calvert street, Baltimore, Md.

I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....		\$1,000,000 00
Amount of net ledger assets December 31 of previous year.....	\$857,920 40	
Increase of capital during 1898.....	194,140 00	
Increase of cash collateral deposits: December 31, 1898, \$29,019.99; December 31, 1897, \$25,649.68.....	370 31	
Extended at.....		1,052,430 71

II.—INCOME DURING YEAR.

	<i>Fidelity and surety.</i>	
Gross premiums unpaid December 31 last year.....	\$31,120 85	
Gross premiums on risks written and renewed during the year.....	452,375 61	
Total.....	\$483,496 46	
Deduct gross premiums in course of collection at this date.....	111,676 90	
Entire premiums collected during the year.....	\$371,819 56	
Deduct reinsurance, abatement, rebate, and return premiums.....	43,849 93	
Net cash actually received for premiums.....		\$327,969 63
Interest on loans on mortgages.....	\$60 00	
Interest on collateral loans.....	8,683 52	
Interest and dividends on stocks and bonds.....	20,404 80	
Total interest.....		29,148 32
Profit on ledger assets actually sold during the year, over cost.....	\$460 75	
Mercantile and attorneys' subscriptions.....	31,117 50	
Paid in to surplus fund.....	183,000 00	
		214,578 25
Total income actually received during the year, in cash.....		\$571,696 20
Aggregate last balance and income.....		\$1,624,126 91

III.—DISBURSEMENTS DURING YEAR.

	<i>Fidelity and surety.</i>	
Gross amount paid for matured claims other than weekly indemnity.....	\$31,787 13	
Deduct reinsurances and salvages, including recoveries on account of losses previously paid.....	1,264 68	
Net paid policy-holders.....		\$30,522 45
Commission to agents.....	\$68,420 68	
Salaries, traveling and all expenses of agents and agencies not on commission account.....	69,435 39	
Salaries and all other compensation of president, \$6,000; vice-president, \$2,500; secretary, \$2,500; other officers, \$711.66; home-office employees, \$23,418.99.....	35,130 65	
Taxes on premiums, \$8,361.27; taxes on property, \$578.88; insurance-department fees and agents' licenses, \$13,635.79; municipal licenses, \$89.98.....	22,665 92	
Rent, including \$2,903.33 for company's occupancy of its own buildings, less \$75 for sublease.....	2,828 33	
Legal expenses.....	10,366 46	
Advertising, \$8,375.47; and general printing and stationery, \$15,768.33.....	24,143 80	
Furniture and fixtures charged off.....	11,247 73	
Postage, revenue stamps, and telegrams, \$10,556.54; expressage, \$2,157.30.....	12,713 84	
Mercantile and attorneys' department, \$37,500.38; incidentals, development, etc., \$28,480.28.....	65,980 66	
Total miscellaneous expenses.....		322,933 46
Total disbursements.....		\$353,455 91
Balance.....		\$1,270,671 00

IV.—ASSETS.

Book value of real estate.....	\$69,693 67
Loans on mortgage on real estate.....	3,500 00
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	63,300 00
Book value of bonds and stocks owned absolutely.....	808,740 25
Cash in company's office.....	39,796 01

Cash deposited in banks	\$242,333 90	
Furniture and fixtures	100 00	
Advances on real estate secured by deeds	22,828 02	
Mercantile and attorneys' subscriptions, less commissions	16,379 15	
Total net ledger assets		\$1 270,671 00

OTHER, OR NON-LEDGER ASSETS.

Interest accrued on mortgages	\$65 00	
Interest due (\$7,168.63) and accrued (\$2,886.13) on bonds and stocks ..	10,054 76	
Interest due (\$130) and accrued (\$273.33) on collateral loans	403 33	
Total outstanding interest		10,523 09
Market value of bonds and stocks over book value (not including interest)		40,395 08
Gross premiums in course of collection, to wit:		
Fidelity and surety, \$111,676.90; unpaid commission thereon, \$19,010.37; net...		92,666 53
Total assets as per the books of the company		\$1,414,255 70
Deduct for furniture, fixtures, and safes		100 00
Total admitted assets		\$1,414,155 70

V.—NON-LEDGER LIABILITIES.

Fidelity and surety:		
Total claims adjusted not paid	\$736 03	
In process of adjustment	3,148 16	
Known or reported; proofs not filed	5,065 00	
Resisted by company on its own account	4,521 11	
Aggregate of unpaid claims and expenses		\$13,470 30
Gross premiums upon all unexpired risks running one year or less from date of policy: Fidelity and surety, \$382,876.81; unearned portion (50 per cent.)		191,438 41
Cash deposited as collateral for risks		29,019 99
Total amount of all liabilities except capital stock		\$233,928 70
Joint-stock capital actually paid up in cash	\$1,000,000 00	
Surplus beyond capital and other liabilities	180,227 00	
		1,180,227 00
Aggregate amount of all liabilities, including paid-up capital stock and net surplus		\$1,414,155 70

VI.—RISKS AND PREMIUMS.

	<i>Fidelity and surety.</i>	<i>Premiums.</i>
In force December 31 preceding year	\$25,746,775 22	\$97,455 43
Written or renewed during the year	127,282,088 00	452,375 61
Total	\$153,028,863 22	\$549,831 04
Deduct expirations and cancelations	28,364,204 13	166,954 23
Net in force December 31, 1898	\$124,664,659 09	\$382,876 81

GENERAL INTERROGATORIES.

Losses incurred during the year	\$43,992 75
Total amount of the company's stock owned by the directors, at par value	174,600 00
Loaned to stockholders not officers, on collateral	58,250 00

BUSINESS IN KANSAS DURING THE PAST YEAR.

	<i>Fidelity and surety.</i>
Risks written	\$246,825 00
Premiums received	740 22

PART III.

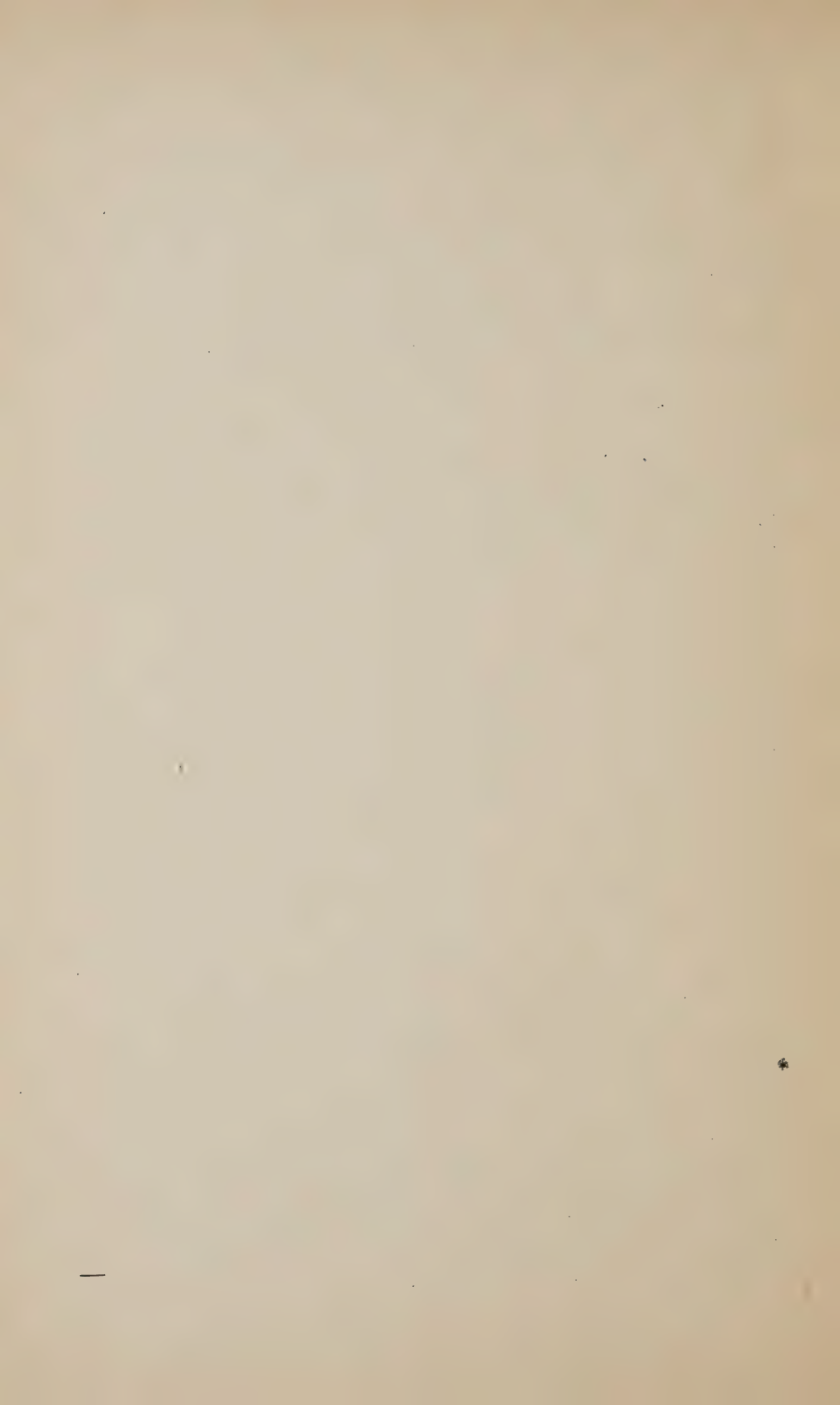
FRATERNAL BENEFICIARY SOCIETIES, ORDERS,
AND ASSOCIATIONS.

FRATERNAL BENEFICIARY ORGANIZATIONS.

The following fraternal societies, orders and associations having been admitted to transact business in Kansas since the close of the year, their statements will be published in detail in next annual report:

COMPANY.	Location.	Correspondent.	Official title.
American Annuity Association.....	Wichita, Kan.....	D. L. B. Swinford.....	Secretary.
American Benevolent Association.....	St. Louis, Mo.....	Jas. C. Holmes.....	Secretary and General Manager.
Ancient Order of the Pyramids.....	Topeka, Kan.....	A. K. Rodgers.....	Royal Secretary.
Ancient Order of United Workmen.....	Emporia, Kan.....	E. M. Forde.....	Grand Recorder.
Bankers' Union of the World.....	Omaha, Neb.....	A. D. H. Jackson.....	Secretary.
Brotherhood of American Yeoman.....	Des Moines, Iowa.....	G. M. Read.....	Correspondent.
Brotherhood of American Yeoman.....	Lawrence, Kan.....	M. D. Greenlee.....	Secretary.
Knights and Ladies of the Fireside.....	Kansas City, Mo.....	E. D. Pfost.....	Secretary.
Knights and Ladies of Security.....	Topeka, Kan.....	J. M. Wallace.....	Secretary.
Knights of Maccabees of the World.....	Port Huron, Mich.....	N. S. Boynton.....	Secretary.
Knights of Equity of the World, Supreme Council.....	St. Louis, Mo.....	J. W. Cooper.....	Secretary.
Life and Annuity Association.....	Hiawatha, Kan.....	G. H. Flinthan.....	President.
Modern Brotherhood of America.....	Tipton, Iowa.....	T. B. Hanley.....	President.
Modern Tonties.....	Wichita, Kan.....	C. G. Pierrepont.....	Secretary.
Modern Woodmen of America.....	Rock Island, Ill.....	C. W. Hawes.....	Head Clerk.
Mutual Protective League.....	Litchfield, Ill.....	J. R. Paisley.....	Secretary.
National Aid Association.....	Topeka, Kan.....	S. D. Cooley.....	Secretary.
National Benevolent Society.....	Kansas City, Mo.....	Frank E. Lott.....	General Secretary.
National Reserve Association.....	Kansas City, Mo.....	A. T. Lightnes.....	Supreme Secretary.

National Union.....	Toledo, Ohio.....	J. W. Myers.....	Senate Secretary.
Occidental Mutual Benefit Association.....	Salina, Kan.....	T. D. Fitzpatrick.....	Secretary.
Pathfinder.....	Akron, Ohio.....	Geo. C. Berry.....	Supreme Secretary.
Royal Arcanum.....	Boston, Mass.....	W. O. Hobson.....	Supreme Secretary.
Royal Fraternal Union.....	St. Louis, Mo.....	F. H. Pickell.....	Secretary.
Royal Neighbors of America.....	Rock Island, Ill.....	Myrtle E. Dade.....	Secretary or Beneficiary Rec.
Select Knights.....	Kansas City, Kan.....	Ed. H. Wheeler.....	Secretary.
Select Knights and Ladies of America.....	St. Louis, Mo.....	C. G. Williams.....	Secretary.
Sons and Daughters of Justice.....	Minneapolis, Kan.....	W. W. Walker, jr.....	Secretary.
Star of Jupiter.....	McCook, Neb.....	H. W. Cole.....	Supreme Secretary.
Supreme Court of Honor.....	Springfield, Ill.....	A. L. Herford.....	Supreme Chancellor.
Triple Tie Benefit Association.....	Clay Center, Kan.....	G. M. Stratton.....	Secretary.
Woodmen Accident Association.....	Lincoln, Neb.....	C. E. Spangler.....	Secretary.
Woodmen Circle, Supreme Forest.....	Omaha, Neb.....	J. G. Kuhn.....	Supreme Clerk.
Woodmen of the World, Sovereign Camp.....	Omaha, Neb.....	John T. Yates.....	Secretary.



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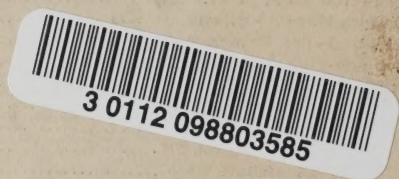
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